

PAY@PC

Professional Edition

**Release Version 2.00 for Windows XP, Vista, Window 7
User Guide and Tutorial**

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GENERAL

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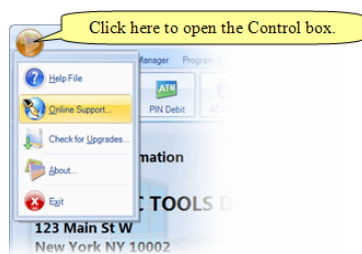
Welcome

Welcome to PAY@PC. PAY@PC is a Windows-based software product that allows you to process sales using the TransFirst Payment Processing Gateway. With PAY@PC you will be able swipe credit cards, process sales transactions, issue voids and credits, and print receipts. PAY@PC also includes server-side signature storage that allows you to archive your customer's signature for easier retrieval.

While PAY@PC makes it easy to process sales through an intuitive workflow, we recommend that you take a few minutes to read through the information present here and in the implementation guide. These two documents will allow you to setup our system to be PCI (Payment Card Industry) compliant and make you more proficient in setting up your various options, processing sales, and reading reports. You should have received the PAY@PC PA-DSS Implementation Guide from your merchant representative that provides you with important information in setting up your system. If you did not receive the Implementation Guide you can view a copy of this guide on your PAY@PC Installation CD or request a copy from your merchant representative. The short tutorials included here and online will also help you get up and running quickly with the most common of tasks.

Online Support

This is available by selecting the Online Support menu from the product's Control box.



Technical Support

Technical Support is available at:

- The Product WEB Site: www.TFPayPC.com , or
- Sending Email to: payatpcsupport@merchanttransactions.com

Program Updates

- Updates are available from the Product WEB Site.
- You can check for updates by selecting Check for Updates... from the Product's Control box or from the Online Tools > Upgrades button on the PAY@PC Toolbar

Program Requirements

In order to use PAY@PC your computer must meet the following requirements:

Operating System:	* Windows XP Professional (SP 2 or greater) Windows Vista (all Editions) Windows 7 (all Editions)
Processor Speed:	512 megabytes (MB) or higher (1 gigahertz (GHz) or greater recommended for Windows Vista)
Memory:	1 gigabyte (GB) RAM or higher
Hard disk:	300 MB (640 MB for 64 bit Operating System) includes space for .NET Framework 2.0/3.5
Display:	800 x 600 or higher resolution monitor 1024x600 or higher required for UMPC devices 1024x768 recommended
Other:	USB, Bluetooth 2.0, and/or Serial ports for external devices Signature Capture requires an external Topaz Signature pad

* Note: PAY@PC is not supported on the Windows Server, Windows NT platform, Windows Me, Windows 98 or earlier. It is recommended that PAY@PC be installed on 32-bit systems. There is no performance gain when PAY@PC with it is installed on 64-bit systems.

PA-DSS PCI Compliance

In order to comply with the emerging standards of PCI Compliance, the AMSI PA-DSS Implementation Guide (IG) is included with PAY@PC. You should have received this guide from your merchant representative. If you did not receive a printer version of this document, it is included on the PAY@PC Installation Disk for your convenience. It is strongly recommended that you follow with read though the IG **BEFORE** installing and setting up PAY@PC using this document. PCI Standardization is an on-going process and as the PA-DSS standards are constantly evolving the IG is regularly updated. As such, the IG will supersede any information outlined in this User Guide and Tutorial.

You should contact your merchant representative once a year for the most recent version of the IG.

Installation and Setup

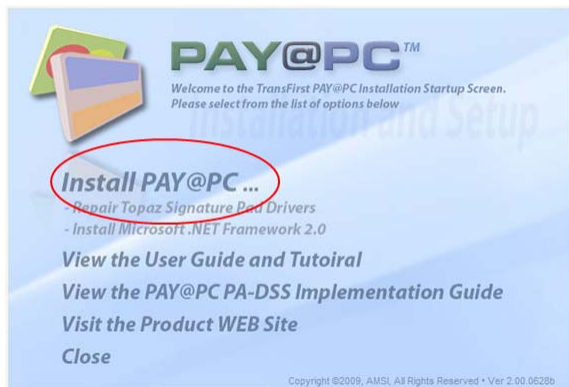
Before installing PAY@PC, ensure that you have read the **PA-DSS Implementation Guide** and understand what is required to make PAY@PC PCI Compliant with your system.

In most cases, you will receive a CD from your merchant representative. Use the CD to install the software, then keep the CD in a safe place. It is also recommended that you keep your Merchant ID, password, and activation key (serial number) with your CD as well. Should you need to reinstall or repair PAY@PC at anytime in the future, you may need the CD and this information.

Installing PAY@PC

PAY@PC Installation CD and follow these installation steps:

1. Turn on your computer.
2. Log on to your computer as the administrator or make sure that you have administrator access.
3. Temporarily disable your Antivirus Software.
4. Insert the PAY@PC installation CD into your CD ROM Drive. If the installation does not automatically start, browse to your CD drive, locate the [install.exe](#) file, and launch it.
5. Select **Install PAY@PC** from the Autorun installation screen.
After a few brief seconds, the installation will start.
Windows Vista users should select OK to the warning prompt.



6. Follow the installation prompts.
 - If you do not have the Microsoft .NET Framework installed on your computer, you will be asked to install it before continuing with the PAY@PC Installation. For your convenience the

We recommend that you cancel the current installation, then install the Framework from the Autorun installation screen (Install .NET 2.0 Framework). Once this installation is finished continue with installing PAY@PC by repeating the steps above.
 - We recommend that you install into the default directory ([C:\Program Files\PAY@PC](#)), as this will facilitate the update process when newer versions become available.

Installing the Topaz Signature Pad Drivers

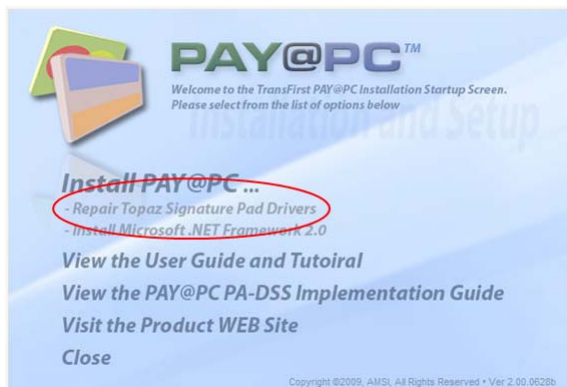
If you are using the Topaz Signature Pad to take signatures, please follow the installation instructions that come with the device. Once your tablet is installed and working properly, PAY@PC is designed to work with it immediately. However, operating systems and security settings between systems vary and should you not be able to make the tablet work with your particular operating system, we recommend that you repair the Topaz Signature Pad drivers by repairing them from the installation CD.

**Note: If you are installing the Tablet from the Topaz Installation CD for the first time...
Disconnect the Signature Pad from your computer!**

You must first install the drivers before attaching the signature pad. To the USB Port

To update/repair the drivers:

1. Disconnect the tablet from your system
2. Insert the PAY@PC Installation CD and start the Autorun screen.
3. Select [Repair Topaz Signature Pad Drivers](#).
4. Follow the installation prompts.



5. After the installation is complete, reboot your computer.
6. Attach the Topaz signature pad.
Your computer will recognize the signature pad and load the required drivers. After this, the software will recognize the signature pad when it is attached to the computer.

Launching PAY@PC

The PAY@PC installation will place a shortcut onto your Desktop and in the Windows Programs Start Menu. From the Windows Start Menu select [\(All\) Programs > PAY@PC](#).

First Time Setup and Software Activation

When you start PAY@PC for the first time, the [Welcome](#) screen will appear. There are six steps involved when setting up PAY@PC for the first time.

1. [Setting up the Transaction/Sales Database](#)
2. [Entering the Administrator Password](#)
3. [Adding your Merchant Account](#)
4. [Activating the Software](#)
5. [Setting up your Devices](#)
6. [Adding a Full Access User](#)

Setting up the Transaction/Sales Database

If you are using PAY@PC on multiple computers and have already installed PAY@PC at another location, you can share the sales data by selecting [Browse For Data...](#) If not, then select [Next](#) to continue with the installation process. If you are using an existing database, you will need to know the administrator password.



Entering the Administrator Password

The [Administrator Password](#) in **not** the password used for your on-line merchant account. This password is used to gain administrator (complete) access to the PAY@PC Software. You will need this password when adding users, viewing log files, adding/updating merchant accounts, or accessing the database from the PAY@PC software located on another computer.

We recommend that you write this password down and keep it in a safe place. Due to security reasons, if you forget the password, it can not be retrieve. Without this password you will not be able be load your existing sales data into PAY@PC. This password must be changed every 90 days.



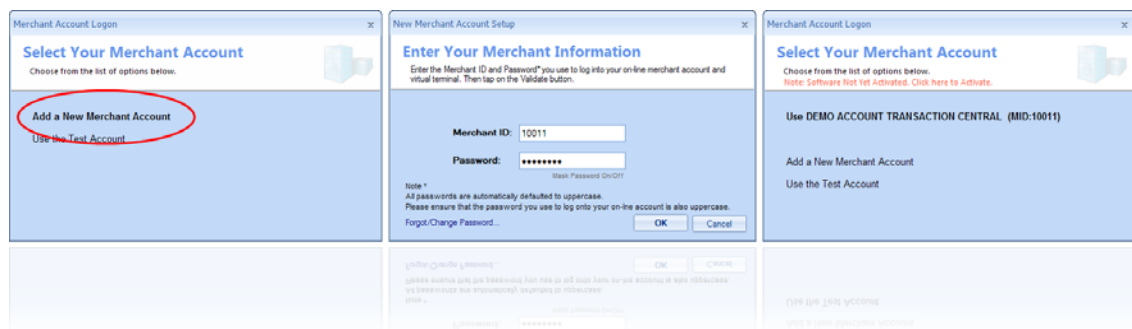
Adding your Merchant Account

In most cases when you start PAY@PC, you will be asked to select a merchant account. If you are setting up the software for the first time, the [Merchant Account Logon](#) screen will only have two options; (1) Add a New Merchant Account and (2) Use the Test Account. If you are using an existing database, then the Merchant Account Logon screen will display the information from that database.

It is recommended that you enter your merchant account at this stage. If you have more than one merchant account, enter the account you use most often.

To enter a new merchant account:

1. Tap on [Add a New Merchant Account](#).
2. Enter your Merchant Account information.
 - a. In this example 10011 is used.
 - b. The password must set to all uppercase in your on-line account.
3. Click the [OK](#) button.
 - a. You must be connected to the Internet.
 - b. If your Virus Checker or Firewall prompts to allow a connection to the Internet, select [Yes](#).
 - c. Once your merchant account and password are validated your merchant information loaded into PAY@PC (in this example [Demo Account Transaction Central](#) is shown).
 - d. Before you can use your merchant account, you must first activate the PAY@PC software.

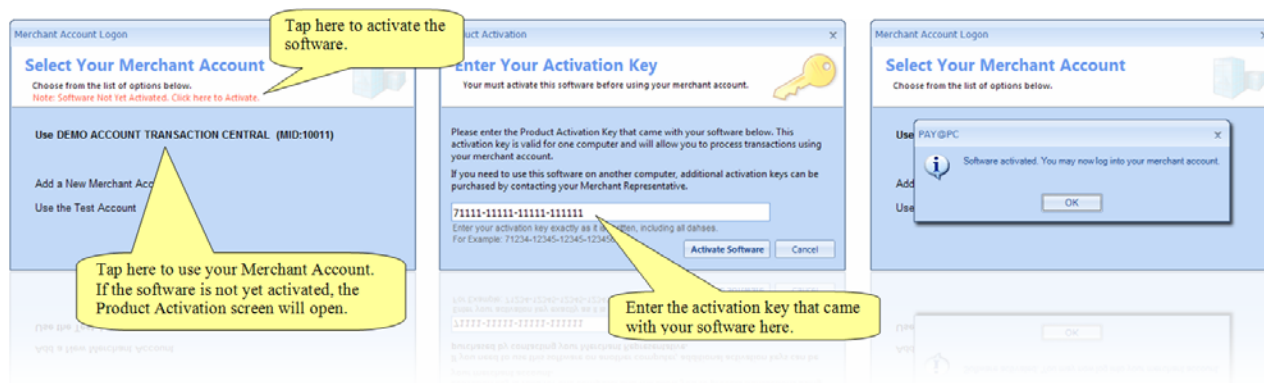


Activating the PAY@PC Software

Once you have set up your primary merchant account, it is recommended that you activate the software. This involves contacting the PAY@PC Activation server through a secure 128-bit connection. Once your software is activated you will be able to use your merchant account to process sales. You do not need to activate the software to use the [Test Account](#). However, when trying to access any other account that you may have added, PAY@PC will prompt you to enter your software activation code.

To activate PAY@PC, follow these steps.

1. Open up the activation screen by...
 - a. Tapping on the Merchant Account you just added (you Primary Merchant Account), or...
 - b. Tapping on the note that says "[Click here to activate](#)".
2. Enter your **Product Activation Key**.
The activation key will be located on the label of manual cover or on the inside flap of the CD Cover.
3. Tap the [Activate Software](#) button.
After the activation key is validated online you will be able to log into your account.



After you activate the software, you will not need to activate it again.

In most cases, if you upgrade, uninstall, or accidentally delete the software you will not need to re-activate the software. If re-activation is required, the same activation key will work on the same computer.

The activation key is good for one computer only. To use the software on multiple computers or in a network environment, each computer will require a separate activation key. To purchase additional activation keys, contact your merchant representative.

Setting up your Devices

After you select the merchant account that you want to use, you will be asked to set up your peripheral hardware devices. This is covered in the next section.

Setting up Devices

When you start PAY@PC for the first time, you will be asked to set up your hardware devices. It is recommended that you review any documentation that comes with your device(s) before installing or plugging it into your computer. In many cases, problems can be avoided by following the steps outlined in your hardware's documentation or by installing the software that came with the hardware prior to attaching it to your computer.

Similarly, PAY@PC works with Bluetooth 1.1 and 2.0 (or later) compliant devices. While PAY@PC has been rigorously tested with numerous third party drivers and various operating systems, technology constantly evolves. For this reason, PAY@PC has a [Test Feature](#) for each hardware device. Thus, the following is recommended when installing any device to work with PAY@PC...

1. Start your computer and log on to your Windows OS as the System Administrator.
2. Read any documentation that came with the hardware that you will be adding to the computer.
3. Turn off any background software that might interfere with the installation of your hardware. (i.e., Virus Checkers)
4. Install any software that came with the hardware according to the manufacture's instructions.
5. If you are using any device that requires power, make sure that it is fully charged and/or plugged in.
6. If you are using a Bluetooth device, make sure that there is no interference within 3 feet (i.e., wireless telephone or cell phone) and that the Bluetooth device is about 1 to 2 feet away from the computer.
7. Also make sure that you have the latest drivers, security patches and software on your computer.
8. Once you setup and attach the hardware to your computer, use the Test link located on setup screen of for each device to make sure that it is functioning properly.

Special Note about using the Merchant On The Go Bluetooth Card Reader and Printer:

Some notebook computers include Bluetooth hardware. The Merchant On The Go works with the Microsoft and Toshiba Bluetooth connection software that is included on some notebooks. The Merchant On The Go has also been tested with the [Kensington](#) (# 33348) and [Belkin](#) (F8T003 ver 2) USB Bluetooth adaptors. When pairing the Merchant On The Go using the Bluetooth software on your computer, you must select the Serial service where you will be prompted to enter a passkey. The passkey is in your printer manual. You will also need to assign a COM Port for this connection. When pairing the Merchant On The Go with your computer, follow the Bluetooth Pairing instructions that came with your computer or particular USB Bluetooth Adaptor.

Card Reader

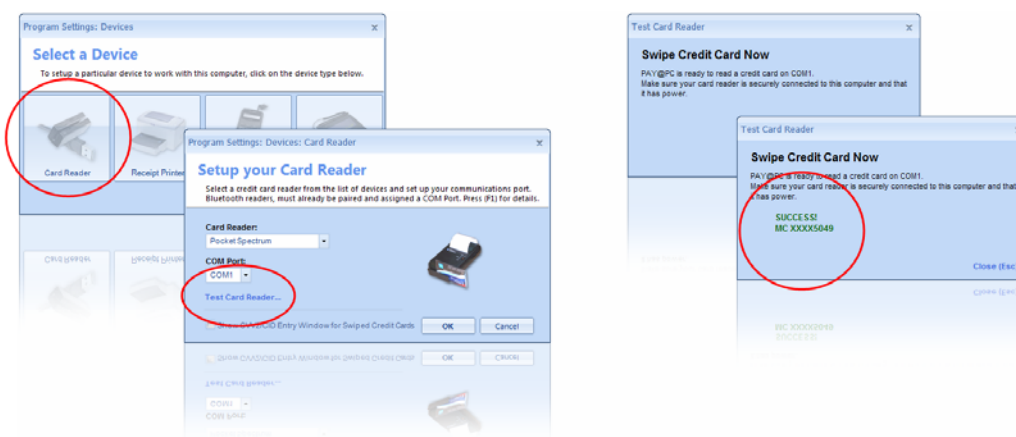
PAY@PC works with most serial, USB, Keyboard, and Bluetooth 2 and 3 track card readers. A list of tested readers is below. For generic serial card readers, the communications settings for the hardware must be set at 9600,N,8,1.

List of tested 2 Track Readers:

- Merchant On The Go (Serial Model)
- Merchant On The Go (Bluetooth Model)
- SEMTEK Mini Swipe Reader USB (#9473)
- SEMTEK Keyboard Readers
- SEMTEK 9600 Serial Readers

To choose a card reader...

1. Select [Program Settings](#) > [Devices](#).
The [Select Device](#) window will appear. This window automatically appears if it is the first time you are running the program after installation.
2. Select [Card Reader](#).
3. Choose a card reader from the list
For Bluetooth and Serial devices, select the COM Port (Note: If you are using Bluetooth, a COM Port should already be assigned after pairing. See the *[Special Note about using the Merchant On The Go Bluetooth Card Reader and Printer](#)*).
4. Test the card reader by...
 - a. Tapping on the [Test Card Reader](#) link.
 - b. Swiping a credit card through the reader.



Receipt Printer

PAY@PC can work with most graphics-capable printers and a select number of receipt printers.

- Windows Default Pinter
- Merchant On The Go / Merchant On The Go Bluetooth
- Verifone P250
- Samsung Bixolon
- Dymo LabelWriter

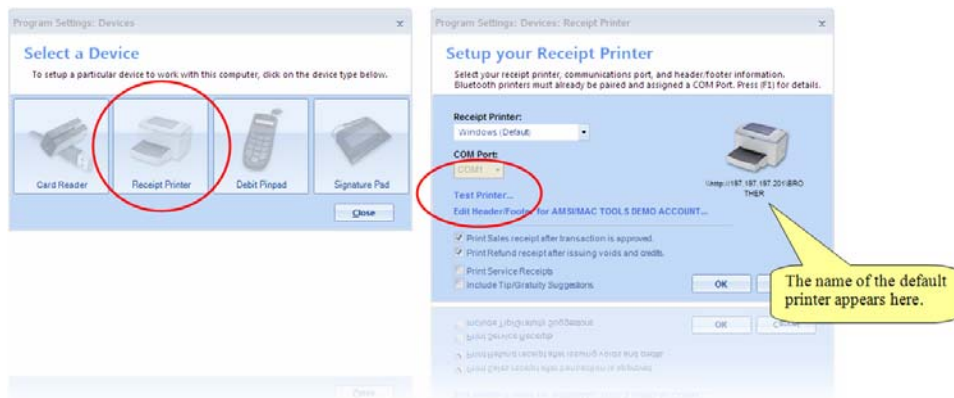
To choose a receipt printer...

1. Select [Program Settings > Devices](#)
The [Select Device](#) window will appear.
2. Select [Receipt Printer](#)
3. Choose a printer from the list

For Bluetooth and Serial devices, select the COM Port (Note: If you are using Bluetooth, a COM Port should already be assigned after pairing. See the [Special Note about using the Merchant On The Go Bluetooth Card Reader and Printer](#)).

When using the Windows Default printer, then name of the printer will appear under the image.

4. Test the printer by tapping on the [Test Printer](#) link



This screen also allows you to automatically print approved receipts, setup receipt headers and footers, and to display service receipts that can include tip suggestions.

See also:

[Devices: Receipt Printer](#)

[Trouble-Shooting: Pairing the Merchant On The Go with a Bluetooth Device](#)

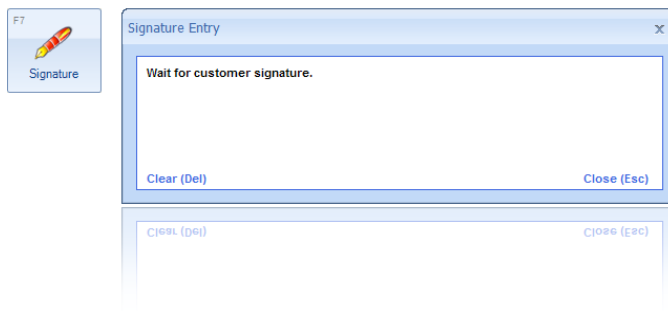
[Trouble-Shooting: Installing the Windows Generic Text Only Printer Driver](#)

Signature Pad

PAY@PC works with the SigGem 1x5 Topaz HSB Series signature pads which are available from your Merchant Provider. To setup your signature pad:

1. Install the Topaz Driver (if not already done).
See [Installation and Setup: Installing the Topaz Signature Pad Drivers](#).
2. Start PAY@PC and select [Program Settings](#) > [Devices](#) > [Signature Pad](#)
3. Select [Topaz Signature Pad](#) from the dropdown list.
You can also test the signature pad and select it to automatically appear after a credit card is swiped.

To change the auto-prompt feature, go to [Program Settings: Preferences](#) on the ribbon and select the [User and Program Preferences Wizard](#) tab. The signature prompt can also be shown by clicking on the Signature workflow button for Credit Card sales.

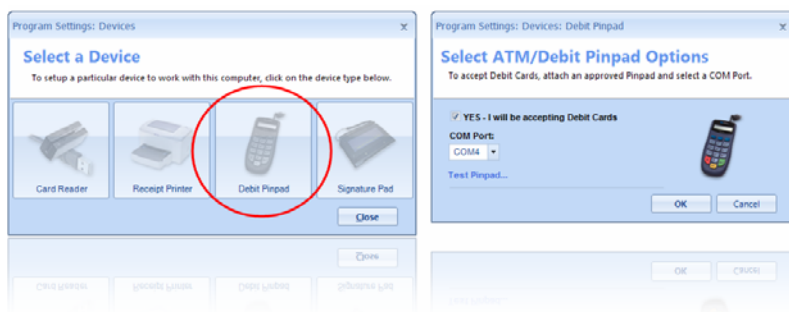


Encrypted Pinpad

When processing PIN Debit (ATM) transactions, a REG Key* and encrypted (debit) Pinpad are required. PAY@PC supports the Verifone 1000SE Pinpad and must be attached directly to a serial port on your computer using the supplied cable. If you intend to use a USB-to-Serial cable adapter it must be PCI compliant in order to maintain the PA-DSS Compliance of this software. The use of this cable is beyond the scope of this manual and you must follow the installation and setup instructions that came with the USB-to-Serial cable adapter.

To use the Pinpad:

1. Select [Program Settings](#) > [Devices](#).
The [Select Device](#) window will appear.
2. Select [Debit Pinpad](#).
3. Choose [YES – I will be accepting debit card](#).
4. Choose a COM Port.
5. Test the Pinpad by tapping on the [Test Pinpad](#) link and following the message prompts.



* See the section on [Program Settings: Company Information](#) on how to obtain and enter your REG Key.

Adding a Full Access User

Once you've completed the above steps, follow the tutorial [Adding/Removing Users](#) and add a [Full Access](#) user with your name, even if you are the only one using the software. It is strongly recommended that you use your Full Access account instead of the Administrator account when performing day-to-day sales transactions. When you need to access administrator functions; simply logon as the administrator, perform those functions, and log off.

Administrator Functions include:

- Adding/modifying merchant accounts
- Adding/modifying users
- Adding/changing the transaction database
- Viewing/exporting security logs

PAY@PC Screen Layout

The PAY@PC screen will automatically default to the sales screen when you first log on.

The PAY@PC main screen is divided into an upper and a mid-to-lower pane. The upper pane contains a series of navigation and common items for the software. The mid-to-lower pane will change with respect to the type of sale being performed or for using the transaction manager.

The upper pane is divided into the following:

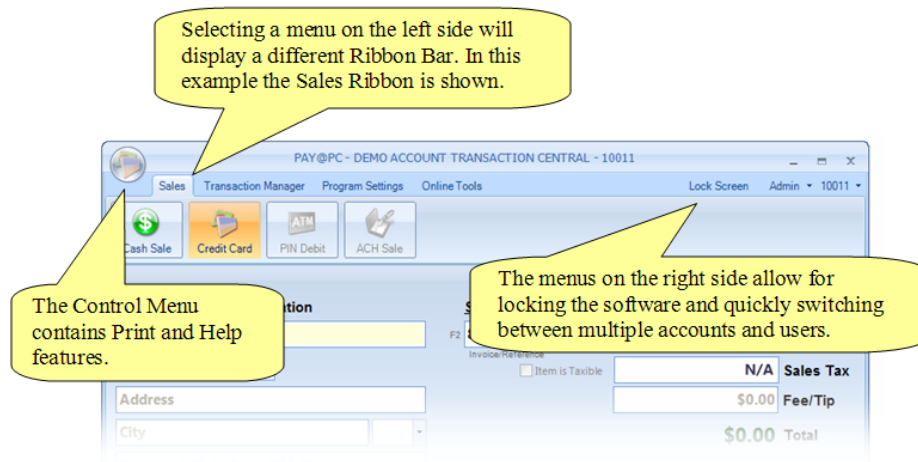
- [Main Screen Layout](#)
- [Control Menu](#)
- [Ribbon Bar](#)
- [Lock Screen Menu](#)
- [Account Switching Menu](#)
- [User Switching Menu](#)

See also:

[Sales Screen](#)

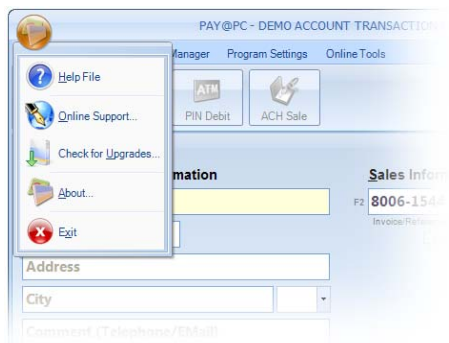
[Transaction Manager](#)

Screen Layout



Control Menu

The control menu gives access to the PAY@PC Help file, WEB-Based support and product upgrades, the [About Box](#) (where you can view the current version information), and [Exit](#) button. You can also exit the program by clicking on the window's X (close) button.



Ribbon Bar

PAY@PC contains 4 ribbon bars that are accessible by clicking on the left menu items. These are:

- Sales Ribbon
- Transaction Manager Ribbon
- Program Settings Ribbon
- Online Tools Ribbon

Locking the Software

PAY@PC includes a quick locking feature that allows your sales data to be protected from unauthorized use. If multiple users have access to PAY@PC or you work at a public location, the Lock feature will come in handy.

To lock the software, click on the [Lock Screen](#) menu item located on the top-right. Tapping on a locked screen will bring up the Logon Window where you enter your User Name and Password. PAY@PC will remember the previous user that logged in.

It is recommended that you save any new sales data before locking the screen, otherwise someone logging in with different security settings and credentials will not be able to save your data.

When logged on as the Administrator, you will automatically be logged off after 15 minutes of inactivity. Thus, it is recommended that you only use the administrator account when accessing administrator functions rather than performing sales transactions.

IMPORTANT NOTE:

If for some reason you cannot log back in or get locked out of the system, but wish to exit the program, click on the Exit Program link at the bottom left of the Logon Screen. Any unsaved information will be lost.

Quick Account Switching

This feature is available if PAY@PC contains more than one merchant account. This feature can be turned on/off from the [User Program and Preferences General](#) tab. See the *Program Settings: Preferences: General* section for details on how to access this feature.

If the user only has access to one merchant account or if the software has not yet been activated, then this feature will be disabled. If you are the only user using the software and have setup a Full Access user account only, we recommend that you turn this feature off.

Quick User Switching

This feature is available if PAY@PC has more than one user setup. To setup multiple users, see the tutorial on *Adding/Removing Users*.

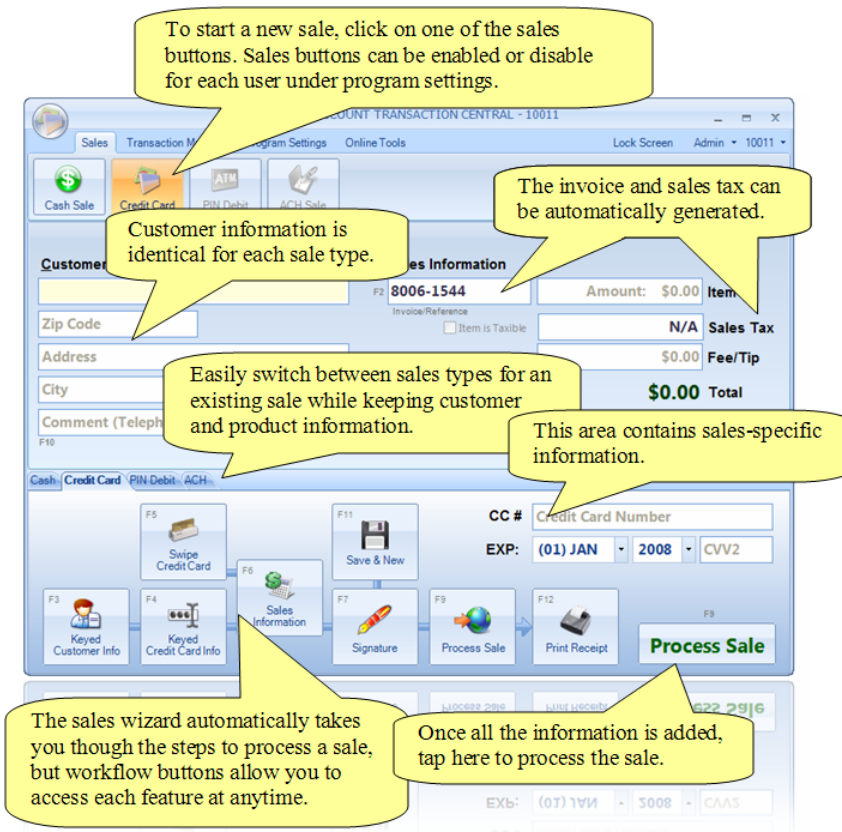
This feature can be turned on/off from the [User Program and Preferences General](#) tab. See the *Program Settings: Preferences: General* section for details on how to access this feature.

Sales Screen

The Sales Screen is where you will spend most of your time inside PAY@PC.

Tap on the [Sales Menu](#) and then choose one of the four [Sales Type](#) buttons on the ribbon bar to start a new sale. In some cases, a sales wizard will appear and take you through each step required for processing a sale. To switch between sales types for the current sale, tap on the tabs located above the [Workflow](#) buttons.

Screen Layout



Using the Workflow Buttons

The workflow buttons are specific for each sales type and allow access to various features.

For example, if a signature pad was setup under Program Settings, then the Signature workflow button will be enabled and can be used to display the signature window. If a receipt printer is setup, then the Print Receipt workflow button can also be used to print unapproved sales/service receipts.

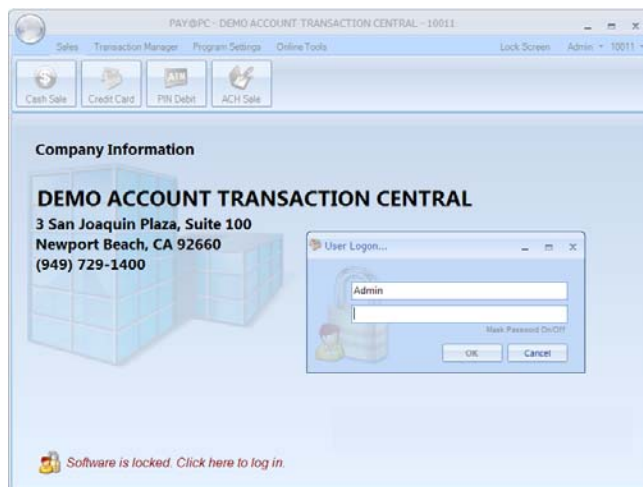
To switch between sales types for an existing sale, use the tabs directly above the workflow buttons. This is ideal in cases where a credit card may be rejected and you need to switch to a cash transaction. Switching between sales types keeps you exiting customer and sales information until you are ready to process the sale.

Locking the Screen

PAY@PC comes with a software screen lock feature. The Lock Screen menu item at the top right of the program will display the company information and time once it is used. This prevents “roving eyes” from view potentially sensitive data.

To log back in using your User ID and password, tap anywhere on the window.

It is recommended that you save your sale first, before locking the software. If a different user logs into PAY@PC any existing sales data will be lost (while PAY@PC does warn the new user that any exiting unsaved sales data could be lost, the security features do not allow a different user to save sales data).



Processing Sales

Once all the information is entered for a particular sales type, tap on the Process Sale button.

If the [New Sales Wizard](#) is used and the [Prompt to Process if Complete](#) option is turned on (default) under the [User and Program Settings Wizard Tab](#), then you will see a confirmation prompt for processing the sale.

With the exception of cash sales, a secured internet connection is required to obtain an authorization code for approved transactions. Please see the PA-DSS Implementation Guide for additional information on making your system secure.

Once the sale is completed, the approval screen appears. If the [Auto-Print Approved Sales Receipts](#) option is turned on (default) under the [User Program and Settings Printer Tab](#), a sales receipt will also be printed.

If you do not have enough information to process the sale, it can be saved and resubmitted at a later time by using the Transaction Manager.

See also:

[Program Information: Preferences: Wizards](#)

[Program Information: Preferences: Printer](#)

[Transaction Manager: Working with a Sales Item](#)

[Tutorials: Using the Transaction Manager](#)

Transaction Manager

While it is recommended that you use the online Transaction Central account to access your historical sales data (see [Online Tools: Transaction Central](#) for details), the PAY@PC Transaction Manager will also allow you to scroll through your transaction data.

The Transaction Manager allows easy access to processing pending sales, issuing voids and credits, and printing receipts. For detailed sales analysis we recommend that you use Transaction Central.

Screen Layout

The screenshot shows the PAY@PC Transaction Manager interface. The title bar reads "PAY@PC - DEMO ACCOUNT TRANSACTION CENTRAL - 10011". The menu bar includes "Sales", "Transaction Manager", "Program Settings", "Online Tools", "Lock Screen", "Admin", and "Help". The toolbar contains icons for "Today", "Yesterday", "This Week", "Previous", "Forward", "Pending Sales", "Void/Credit", "Print Receipt", and "Export...". Below the toolbar, there are checkboxes for "Cash", "Credit Cards", "PIN Debit", "ACH", "Approved", "Pending", "Voids/Credits", and "Incomplete Sales". A "Range:" dropdown is set to "Most Recent", with "From:" and "To:" date pickers showing "12/18/2007" and "01/08/2008" respectively. The main data table has columns: "Sales Date", "Reference", "Customer", "Transaction ID", "Pay with", "Status", and "Amount". The table contains several rows of transaction data. At the bottom, a summary bar shows "Sales Item 2 of 8", "Pending Sales: \$0.00", "Voids: \$0.00", "Processed Sales: \$1,667.00", "Credits: \$0.00", and "Total: \$1,667.00".

Callouts and their descriptions:

- Quickly switch between different date ranges.
- Switch between pending sales and all sales.
- Export the current data to a file in CSV format.
- Select different criteria or customize the date range.
- Double-click on column to access the item's primary feature. Right-click for additional features.
- Columns can be sorted. Right-click to add and remove columns.
- Change the alternating column color by tapping here.
- User preferences allow you to instantly display a sale summary.

Selecting Date Ranges

When first entering the PAY@PC Transaction Manager, the date range is set to [Most Recent](#). This is a list of the 100 most recent transactions.

To change the date range, use the following...

Today, Yesterday, This Week Buttons:

Use the [Today](#), [Yesterday](#) and [This Week](#) buttons to quickly switch between fixed date ranges based on the current date.



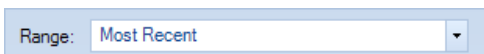
Previous and Forward Buttons:

Use the [Previous](#) and [Forward](#) buttons to move forward and backwards according to the date range specified in the [From/To](#) calendar list boxes. For example, if the date range is one month, then the [Previous](#) button will move one month back from the [From](#) date and the [To](#) date will become the [From](#) date. The [Forward](#) button will move the date range forward until it reached the current date.



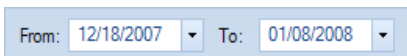
Range Dropdown List

This list contains a number of popular date range formats used in accounting. Once you set a date range using this method, use the [Previous](#) and [Forward](#) buttons on the ribbon bar to compare sales dates and trends.



Custom Date Range:

The date range can also be customized using the [From](#) and [To](#) calendar list boxes. Once this range is set, you can use the [Previous](#) and [Forward](#) buttons to compare trends.



Selecting and Sorting by Sales Criteria

PAY@PC contains two sales criteria:

- Sales Type
- Status

By checking on/off these features, you can isolate specific transactions.

By clicking on the column headings, you can also sort the transactions in an ascending or descending direction according to the information in that column.

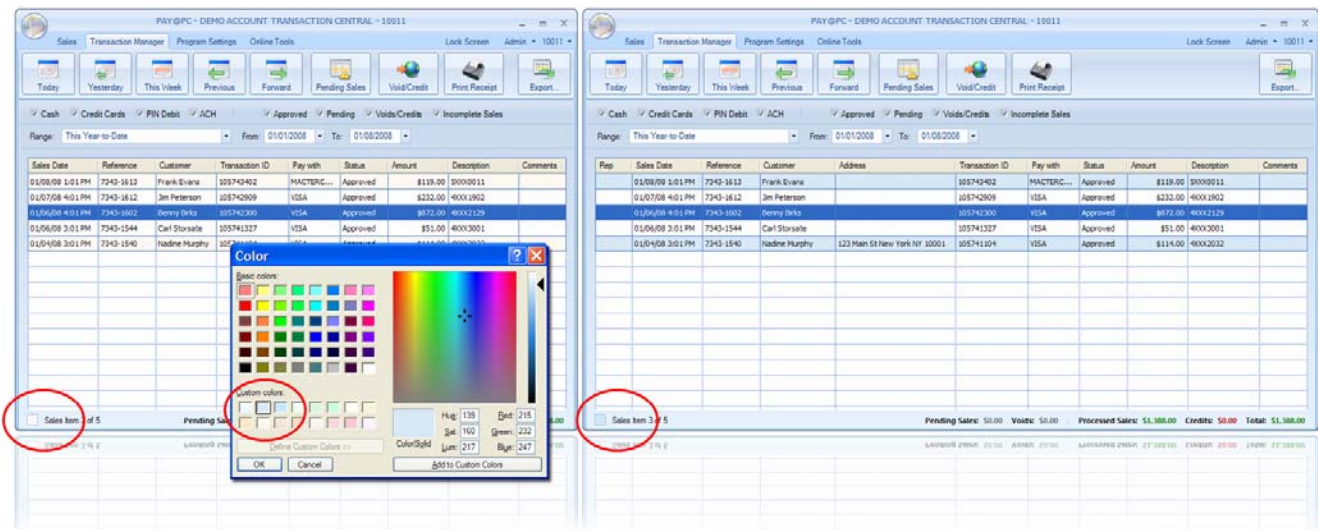
For example, when issuing a credit, it is recommended that the [Approved](#) and [Void/Credit](#) status are both set on and that the data is sorted by [Reference](#) or [Transaction ID](#). Thus, when issuing a credit from the Transaction Manager, both transactions (original sale and void/credit) appear next to each other.

When processing pending transactions, it is recommended that the [Approved](#) and [Pending](#) status options are both set on and that the transactions are sorted by [Reference](#) or [Customer](#). If the [Approved](#) status option is off and a pending transaction is approved from the Transaction Manager, then it will not appear in the list.

Modifying the Grid Appearance

Columns can be added and removed from the Grid. To do this; right-click on any transaction and select which columns to change from the popup menu. By default the [Rep ID](#) and [Address](#) columns are set to off, where the [Comments](#) column is set to on.

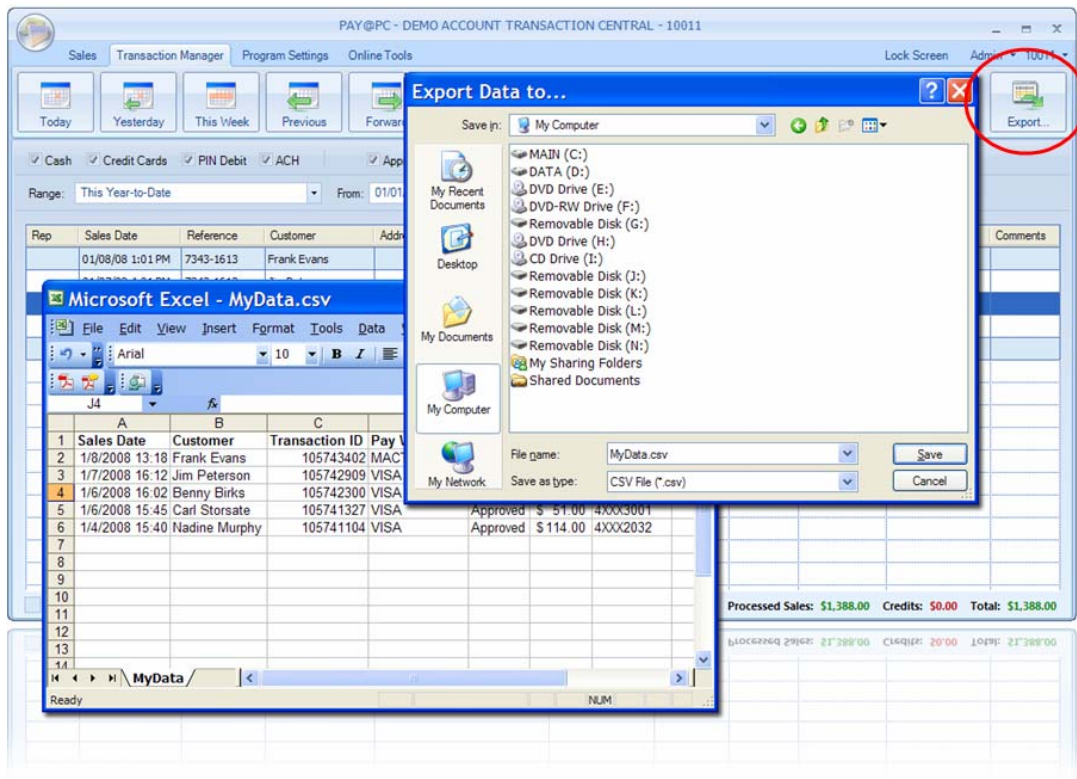
The alternating grid color can be changed by tapping on the color box located left of the sales item count.



Exporting Transaction Data

PAY@PC allows you to export the current data in the Transaction Manager to a comma delimited CSV File. This file can be imported into a number of spreadsheet and accounting packages. Depending on the program you are using to view the imported data, you may need to format the amount column for currency.

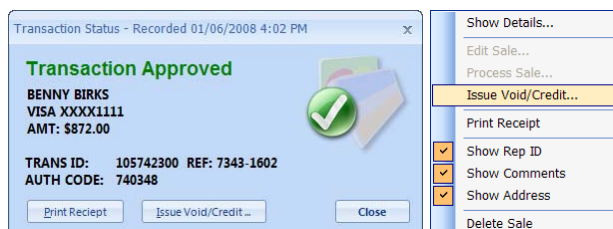
Due to security reasons, full credit and bank account numbers cannot be exported.



Working with a Sales Item

The features that can be accessed for each sales item will depend on its sales type and status. Double-clicking on a pending sale will open the sales screen for editing and processing sales. Double-clicking on approved sales will display an [Approved Sale](#) screen where voids and credits can be issued for Credit Card sales and receipts can be printed.

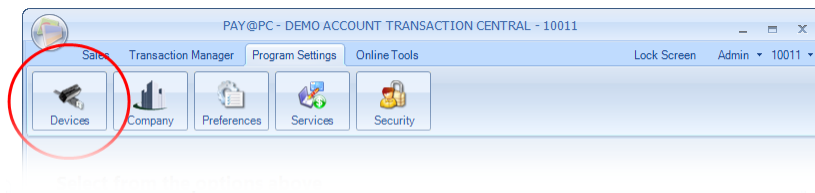
Right-clicking on a sales item will display additional features in the popup menu. Again, depending on the status and sales type, some features will be disabled.



Program Settings

Devices

To open the [Device](#) selection screen choose [Program Settings](#) > [Devices](#) from the PAY@PC ribbon bar.



The [Device](#) screen contains the following...

- [Card Reader](#)
- [Receipt Printer](#)
- [Debit Pinpad](#)
- [Signature Pad](#)

Card Reader

PAY@PC works with most serial, USB, Keyboard, and Bluetooth 2 and 3 track card readers and has been tested with the following: Merchant On The Go (Serial Model), Merchant On The Go, SEMTEK Mini Swipe Reader USB (#9473), SEMTEK Keyboard Readers, SEMTEK 9600 Serial Readers. For generic serial card readers, the communications settings for the hardware must be set at 9600,N,8,1.

For the Merchant On The Go and serial readers, select the correct COM Port; use the [Test Card Reader](#) link to test the COM Port. For the Merchant On The Go a COM Port should already be assigned after pairing.

See also:

[Installation & Setup: Setting Up Devices: Card Reader](#)

[Special Note about using the Merchant On The Go Bluetooth Card Reader and Printer](#)

Receipt Printer

The Receipt Printer contains the following sections:

- [Setting up receipt Headers and Footers](#)
- [Automatically printing approved transactions](#)
- [Printing Service Receipts](#)
- [Windows Default Printer](#)
- [Merchant On The Go / Merchant On The Go](#)
- [Verifone P250](#)
- [Samsung Bixolon](#)
- [Dymo LabelWriter](#)

Setting up receipt Headers and Footers

The first time you add a new merchant account PAY@PC validates your merchant ID and password. At the same time, the company DBA name and contact information is retrieved from the merchant bank. This information is automatically added to the header of your sales and refund receipts.

Due to security reasons, the DBA (Business Name) cannot be changed on the header editing screen (see [Program Settings: Company Information: Updating the DBA Name](#) for details). However, all other information can be changed, added, or removed.

To edit the receipt header and footers, tap on the [Edit Header/Footer for...](#) and enter your information as needed. You will need administrator access to do this. It is recommended that the text not exceed 5 lines at 32 characters per line.



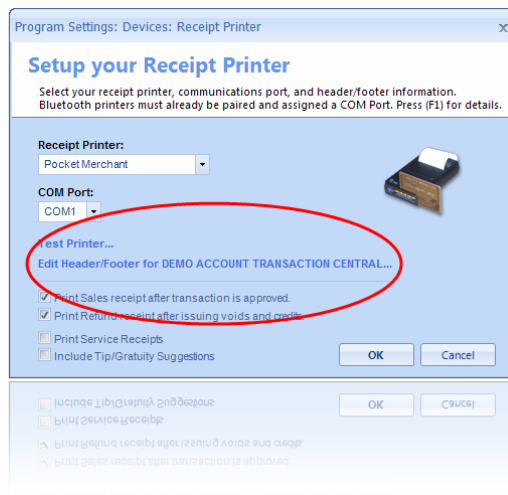
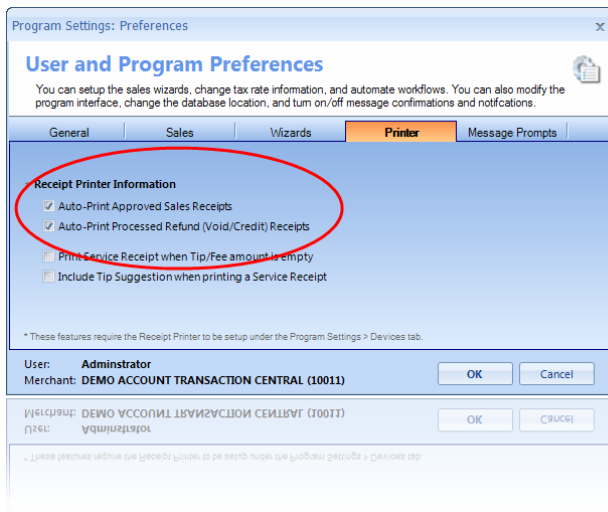
See also:

[Program Settings: Company Information: Updating the DBA Name](#)

Automatically printing approved transactions

Once a transaction is approved, PAY@PC can automatically print an approved sales receipt (default).

This feature can be set from both the [Program Settings: Devices: Receipt Printer](#) window and from the [Program Settings: Preferences: User and Program Preferences](#) Printer tab.



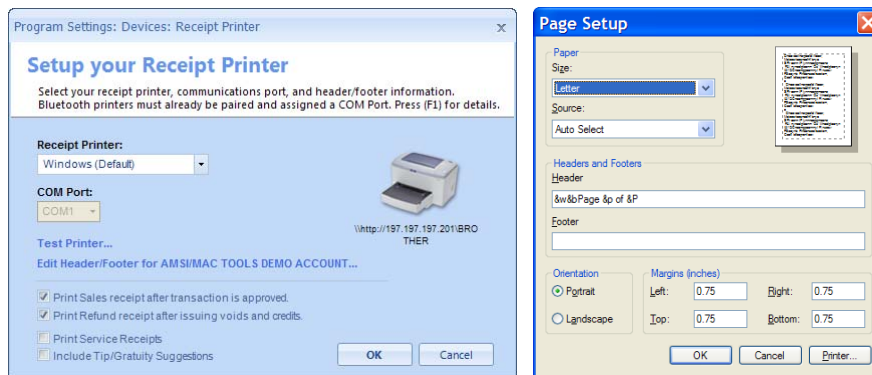
Printing Service Receipts

Turn this feature on when you want to print out unapproved receipts that contain a location for the customer to enter a tip. The [Include Tip Suggestion](#) option can also be used to display a suggested tip between 15 and 20% of the non-taxable part of the sale. Both these features can be set from the [Program Settings: Devices: Receipt Printer](#) window and from the [Program Settings: Preferences: User and Program Preferences Printer](#) tab.

Windows Default Printer

PAY@PC prints a full page receipt using the windows default printer. This printer must be graphics capable and uses the Page Layout, Font, and Paragraph properties associated with your Internet Explorer browser.

Thus, to change the borders and margins of the printed receipt on the page, [open Internet Explorer](#) and from the menu select [File > Page Setup](#) and adjust the margins and orientation accordingly.



Merchant On The Go / Merchant On The Go

The Merchant On The Go printer attaches to an available RS232 serial port on your computer. If you do not have a serial port, there are USB-to-Serial hardware connectors that can be used. Contact your merchant provider or the Merchant On The Go hardware vendor for a list of available connectors. In most cases, you will need to install a third party driver device before attaching the hardware. This driver will create a virtual COM Port on your computer (see the installation instructions for the specific connector that you purchase). You will use this COM Port for setting up your receipt printer.

The Merchant On The Go is a Bluetooth device that is Bluetooth 1.2 compliant. If your computer has Bluetooth capability, then you will be able to pair the Merchant On The Go to your computer and assign a COM Port.

There are third party devices that also allow you to use a Bluetooth connection through a USB Serial port. Two devices that have been tested and approved to work with PAY@PC are:

- Kensington (# 33348) USB Bluetooth adaptor
- Belkin (F8T003 ver 2) USB Bluetooth adaptor

When setting up your Bluetooth connection, the following information may be required:

- Merchant On The Go Passkey: (see printer manual)
- Bluetooth Service: Printer or Serial (COM) Device

See the documentation that came with your computer or USB Bluetooth Adaptor on how to setup a Bluetooth connection.

Important Note:

Before setting up a new Bluetooth connection ensure that the Merchant On The Go is fully charged and reset. If the Merchant On The Go is not reset, it will not pair properly. See the troubleshooting section for additional information on pairing the Merchant On The Go (*Troubleshooting: Pairing the Merchant On The Go with a Bluetooth Device*).

Verifone P250

The Verifone P250 printer must be set to its factory defaults (9600 baud, 7 bit, even parity; see page 5 of the Printer 250 Installation Guide that came with your Verifone Printer). PAY@PC does not support the Verifone P900 printer.

If you do not have a serial port, a USB-to-Serial hardware connector that can be used, however, it is important to make sure the COM Port setting is setup to match the Verifone factory default above.

For technical support on the Verifone printer, visit the Verifone Web site at: <http://www.verifone.com>.

Important Note for Windows XP Users:

Due to the nature of the Windows multitasking environment and the communications settings of the VeriFone P250 printer, it is recommended that you do not try to perform additional tasks in windows during the receipt printing process. Depending on the type of hardware setup on your workstation, multitasking may cause the printer to lose some information being sent through the communications port. This could result in incorrectly formatted receipts.

See also:

<http://www.verifone.com>

Troubleshooting: Pairing the Merchant On The Go with a Bluetooth Device

Samsung Bixolon

PAY@PC supports the Samsung Bixolon series of printers.

When using this printer, use the Generic Text-Only Printer Driver that installs with Windows.

You may also use the Bixolon-specific printer driver that comes with the printer, but there are no additional benefits to using this driver.

See also:

Trouble-Shooting: Installing the Windows Generic Text Only Printer Driver

Dymo LabelWriter

PAY@PC supports the DYMO LabelWriter series of printers.

To use this printer, install the software application that came with the printer. The software version for this printer must be version 7.8 or greater. Go to the DYMO Web Site to make sure you have the most recent version of this software.

Debit Pinpad

PAY@PC uses the Verifone 1000SE Pinpad for debit transactions (ATM/Debit Sales).

In order process debit transactions, a REG KEY must also be setup with your account.

To obtain a REG KEY, contact your merchant representative or request a REG KEY from the [Program Settings: Company Information](#) screen.

See also:

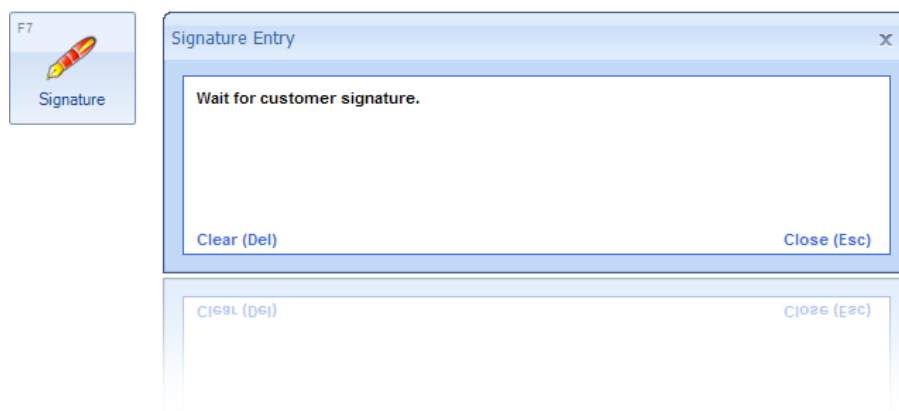
[Setting up Devices: Encrypted Pinpad](#)

[Company Information: Updating Company Information](#)

Signature Pad

PAY@PC works with the SigGem and SigLite 1x5 Topaz HSB Series signature pads which are available from your Merchant Provider. The recommended models are the [SigLite 1x5 T-S461-HSB](#) and the [SigGem T-LBK 462-HSB](#) which has a backlit LCD display that prompts the user for signature input.

When the signature pad is enabled, you can setup PAY@PC to automatically prompt for the signature during sale entry. This feature is available in the [Program Settings: Preferences: User and Program Preferences Wizard](#) tab. The signature input prompt can also be shown by clicking on the Signature workflow button for Credit Card sales.



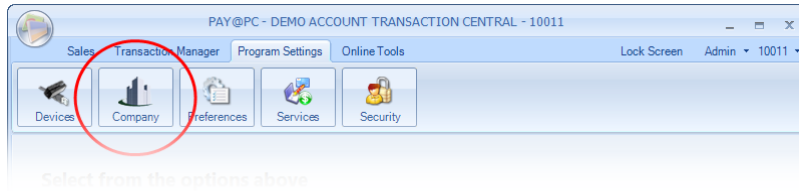
See also:

[Setting up Devices: Signature Pad](#)

[Program Information: Preferences: Wizards](#)

Company Information

To open the [Company](#) screen select [Program Settings](#) > [Company](#) from the PAY@PC ribbon bar. You must be logged in as the administrator to access this screen.



The [Company](#) screen allows you to perform the following tasks:

- Change the Merchant Account Password
- Update the DBA (Doing Business As) Name
- Update the Company information from your Merchant provider

Screen Layout

A screenshot of the 'Program Settings: Company Information' window. The window has a title bar and a main content area. The title bar says 'Program Settings: Company Information'. The main content area has a header 'Company Information' and a sub-header 'You can change your merchant contact KEY, and update your merchant DBA Name'. Below this, there are several fields and buttons. Callout boxes provide additional information: 1. A yellow box at the top right says: 'Due to security reasons, the DBA Name can not be changed manually. Click here to have your DBA Name updated by the Merchant provider.' 2. A yellow box on the right says: 'This is the current Merchant Account. To switch accounts use the General tab under Program Settings: Preferences.' 3. A yellow box at the bottom right says: 'Change your password here, and then click Update DBA Name to validate your password from the Merchant provider.' 4. A yellow box at the bottom left says: 'For PIN Debit / AMT sales you must have a REG KEY. Enter it here.' 5. A yellow box at the bottom center says: 'Click here to reset all your company information (requires a valid password)'. The fields include: 'Company/DBA Name' (with text 'DEMO ACCOUNT TRANSACTION CENTRAL'), 'Company Address' (with text '3 San Joaquin Plaza, Suite 100' and 'Newport Beach, CA 92660'), 'Telephone Number' (with text '(949) 729-1400'), 'Password (case sensitive)' (with masked text '****'), 'REG KEY' (empty field), and 'Reset Merchant Information from Gateway...' (button). Buttons include 'Update DBA Name...', 'Forgot/Change Password', 'Request REG KEY', 'Cancel', 'OK', and 'CRUCE'.

Changing your Merchant Account Password

The Merchant Account password is kept on file at the TransFirst Transaction Central servers. You are required to change this password every 90 days. When you change this password on-line, you must also change it in the software. PAY@PC converts all passwords to UPPERCASE. Thus when changing your password with the merchant provider make sure that the password is ALL UPPERCASE.

The requirements for the password are as follows:

- Must be all UPPERCASE
- Have at least one number
- Have at least one special character from the following list: **! @ # \$ ^ * _ -**
- A minimum of 8 characters
- A maximum of 16 characters
- No spaces

There are two ways to change your account password:

- **Inside PAY@PC, and**
- **Online at Transaction Central**

Inside PAY@PC

To change your password from inside PAY@PC:

1. Select **Program Settings > Company**.
2. Click on **Forgot/Change Password**.
3. Enter your **Merchant ID** (the one that appears at the top right of the Company Information screen).
4. Enter the **Checking Account Number** that your merchant sales are sent to.
5. Click the **Submit** button.
6. Enter your **new password**, **confirmation**, and re-enter your **checking account number**.
7. Click the **Submit** button.
Your password is updated immediately.
8. Change the password in the **Company Information** screen to the new password.
9. Click on the **Update DBA Name** link.
If the password is not correct, a message box will appear indicating that the Merchant ID and/or password are not valid.

Online at Transaction Central

To change your password using a WEB Browser, go to **<https://www.oc2net.net/billing/Getpassword.asp>** and follow steps 3 to 7 outlined for **Inside PAY@PC**.

Updating the DBA Name

For security reasons the DBA (Doing Business As) name cannot be changed manually inside PAY@PC. The DBA name must be changed by submitting a DBA Name Change request to your Merchant Provider (contact your merchant provider for details).

Once the name is changed by the merchant provider, the DBA Name can be updated in PAY@PC.

To update the name:

1. Select [Program Settings](#) > [Company](#).
2. Click on [Update DBA Name](#).

The DBA name will be updated to the one on file by your merchant provider.

Note: After submitting a DBA Name change request, you can check the status of your change by logging on to Transaction Central and selecting the [View Info](#) button from the top button menu.



Updating Company Information

The company address and telephone number can be updated manually or automatically by your merchant provider. You can then use this information on your receipt headers. It is also displayed when PAY@PC is locked.

The REG KEY must be entered manually. A REG KEY is required for Debit/ATM sales only.

If you require this service, and do not have a REG Key, click on the [Request REG Key](#) link and fill out the appropriate information.

To update the company information from the merchant provider:

1. Select [Program Settings](#) > [Company](#).
2. Click Reset Merchant Information from Gateway.
The DBA Name, Address, and Telephone Number will be updated.

Use the [View Info](#) button in Transaction Central to see what information will be updated.

If you want to update the company information with your merchant provider, you will need to submit a change request (contact your merchant provider for details).

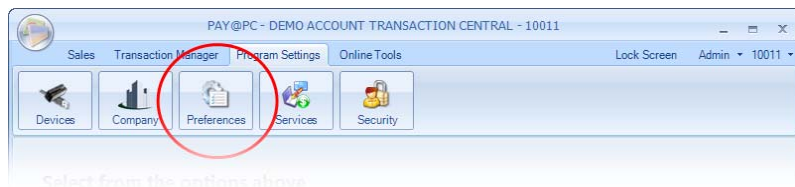
See also:

[Updating the DBA Name](#)

[Sales Screen: Locking the Screen](#)

Preferences

To open the [Preferences](#) screen select [Program Settings](#) > [Preferences](#) from the PAY@PC ribbon bar.



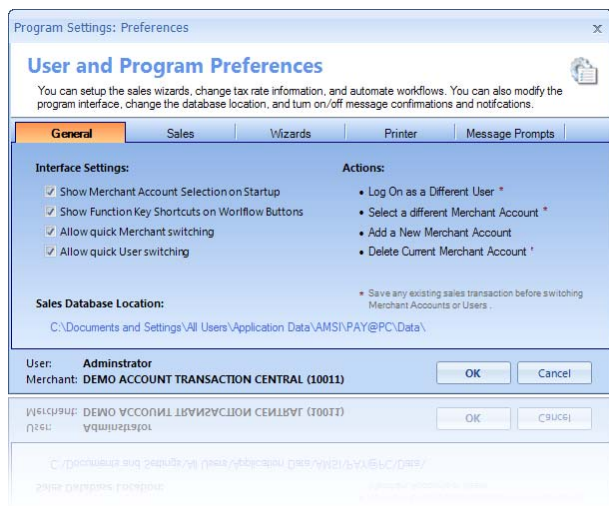
The [Preferences](#) screen contains the following tabs...

- [General](#)
- [Sales](#)
- [Wizards](#)
- [Printer](#)
- [Message Prompts](#)

General

The [General](#) tab contains three groups of features.

- [Interface Settings](#)
- [Actions](#)
- [Sales Database Location](#)



Interface Settings

Interface settings allow you to display or hide the [Merchant Account Selection](#) screen when logging on each time you start the software. If you do not need to use the test account and only have one merchant account, you may want to turn this feature off. The same is true for [Quick Merchant Switching](#) and [Quick User Switching](#) (if you are the only user setup to use the program). If you never use keyboard shortcuts, then you can turn the [Show Function Key Shortcuts](#) off.

Actions

When using the action keys, it is recommended that you first save any sales transaction that you have been working on. The same is true when you lock the screen, since changing merchant accounts or logging in as a different user will automatically switch to a new sales screen. Some of these actions are not available unless you are logged on as the administrator (Add/Delete Merchant Account, Activate Software, & View Log Files).

Sales Database Location

This feature only appears if you are logged on as the administrator.

By default the transaction database goes into the Application Data directory for all users. This is a specific location on computers that contain the Windows XP, Server 2003, or Vista operating systems. If you need to change the location of the database (i.e., you are using PAY@PC on more than one computer and have a shared sales database) you can change to location by clicking on this link and selecting an existing database. You will need to know the administrator password for the database that you want to use. You will also need to have read/write access to the database for all users logged to the computer that can use PAY@PC (see your system administrator for details). When changing the database, you will need to restart PAY@PC for changes to take affect.

Sales

The [Sales](#) tab contains the following features...

- [Sales Tax Preferences](#)
- [Common Sales Preferences](#)
- [Credit Card Specific Preferences](#)
- [Cash Sales Specific Preferences](#)

Program Settings: Preferences

User and Program Preferences

You can setup the sales wizards, change tax rate information, and automate workflows. You can also modify the program interface, change the database location, and turn on/off message confirmations and notifications.

General **Sales** Wizards Printer Message Prompts

Sales Tax Rate: 7.25% ☒ Auto-Calculate Sales Tax

Common Information:

- ☒ Display Sales Data Summary before processing
- ☒ Save action starts a new sale

Credit Card Sales Information:

- ☒ Show Keyed to Swipe Warning
- ☒ Show CVV2/CID Entry Window for Swiped Cards

Cash Sales Information:

- ☒ Autofill Tendered Amount if empty

* These features require the Card Reader to be setup under the Program Settings > Devices tab.

User: Administrator
Merchant: DEMO ACCOUNT TRANSACTION CENTRAL (10011)

OK Cancel

Sales Tax Preferences

Use this field to enter the sales tax for you area. PAY@PC only supports one sales tax. If you have both a State and Federal sales tax, add both taxes together in this area. You can also choose to automatically calculate the sales tax for items that you enter on the sales screen. Even if the option is off, you can still add the sales tax from the number pad or by selecting [Item is Taxable](#) on the sales screen.

Common Sales Preferences

The [Display Sales Data Summary](#) will display a summary of the sales transaction before you send it to the processing bank. This is an added security feature to make sure that all the information and sales amount were entered correctly.

The [Save Action Starts New Sale](#) will automatically start a [Sales Wizard](#) that is associated with the Sales type selected from top sales ribbon.

Credit Card Specific Preferences

Due to Payment Card Industry (PCI) Compliance Standards, credit cards that are swiped (scanned) cannot be stored with their swiped data. Thus, when you save a swiped credit card sale before processing, it will automatically be converted to a keyed rate. Swiped rates get a slightly better rate over keyed rates, thus the [Show Keyed to Swipe Warning](#) will indicate that this change will occur, which in turn, will alter the merchant bank's rate charge.

For added security, the [CVV2/CID Entry](#) prompt can appear before processing a sale. The CVV2/CID is not transferred to the merchant gateway, nor is it stored. This is only a security prompt to help you visually inspect a credit card before processing.

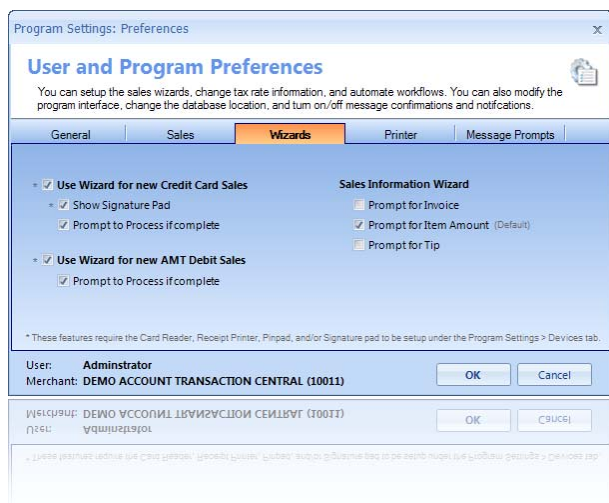
Cash Sales Specific Preferences

Use the [Autofill Tendered Amount if Empty](#) option if you usually do not enter the exact amount of cash tendered during a cash sale transaction.

Wizards

The [Wizards](#) tab contains wizard information for:

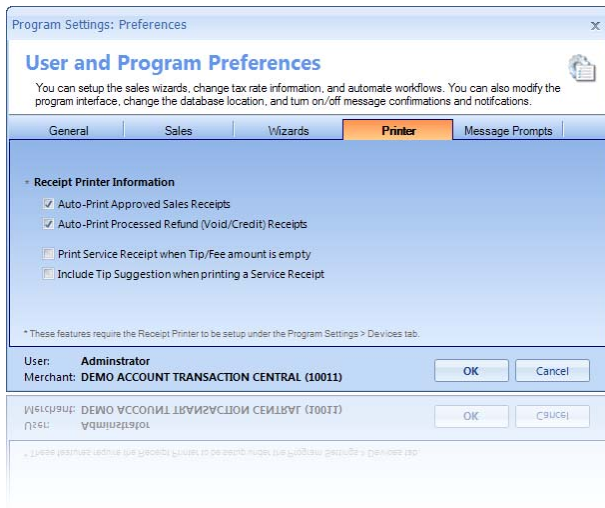
- Common Sales Prompts
- Credit Card Sales Prompts
- AMT Debit Sales Prompts



These options display various prompts that can provide less mouse clicking.

Printer

The [Printer](#) tab contains the same information that can be found on the [Printer](#) screen of the [Device Setup](#) option.



If you have a printer attached and continually on for processing sales, you may want to set the [Auto-Print](#) feature to on.

The Service Receipt option will print a [Service Receipt](#) with an area for the customer to enter a tip – if the [Tip/Fee](#) amount is empty on the sales screen.

To print a service receipt:

1. Turn this feature on.
2. Start a sale.
3. Enter your sales information.
4. Leave the Tip/Free area empty, and
5. Select the [Print](#) workflow button before processing the sale.

You also have the option to include a [Tip Suggestion](#) when printing a service receipt (Tip Suggestion percentages cannot be modified).

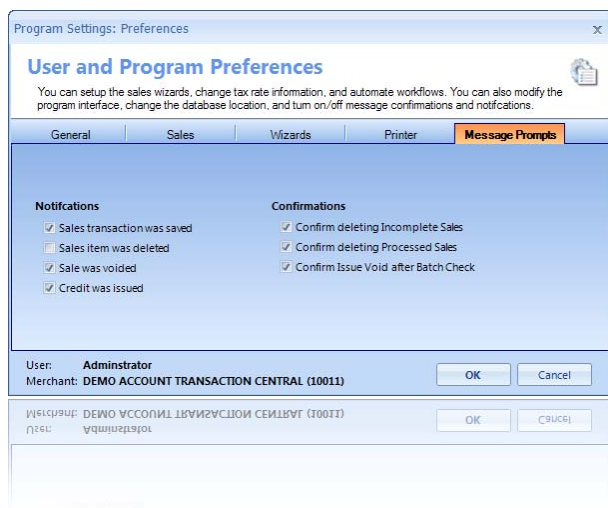
See also:

[Installation and Setup: Setting Up Devices: Receipt Printer](#)
[Program Settings: Devices: Receipt Printer](#)

Message Prompts

The [Message Prompts](#) tab contains both notifications and confirmations.

Notifications are useful for indicating that a sales item was voided or a credit was issued, since it is possible that modified transactions may no longer appear in the transaction manager depending on how the Sales Type and Date Range criteria are setup.

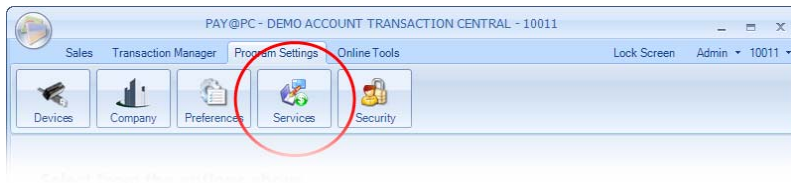


See also:

[Transaction Manager: Selecting and Sorting by Sales Criteria](#)

Services

To open the [Services](#) screen select [Program Settings](#) > [Services](#) from the PAY@PC ribbon bar.

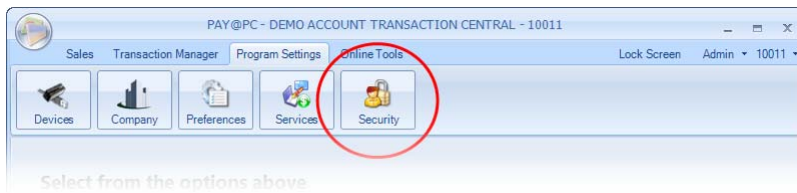


The service screen allows you to restrict the type of sales and credit cards that you can use in PAY@PC. It is recommended that you only use the Sales Types that have been added to your merchant account (Cash and Credit Card sales are always set on by default).

If your merchant account is only setup to accept VISA and Mastercard, then leave the other credit cards unchecked. While you may know what credit cards you accept, one of the other users (employees) working with PAY@PC may not. If an unaccepted credit card is swiped or keyed, then a warning prompt will appear.

Security

To open the [Security](#) screen select [Program Settings](#) > [Security](#) from the PAY@PC ribbon bar.



The [User and Program Security](#) screen is where you can change your administrator password and add/remove/modify users. You must be logged on as the administrator in order to access this screen.

Add users if you have more than one person using the program and you want to:

- Keep track of their sales by assigning a Rep ID.
- Limit their access to different features of the program.
- Limit their ability to process voids and credits and/or delete sales items

Privilege Definitions:

[G,D,S](#) / [VC,D,X,VS](#)

Access for Program Settings Screen / Access to Transaction Manager Features

[G](#): General Settings, [D](#): Device Settings, [S](#): Service Settings

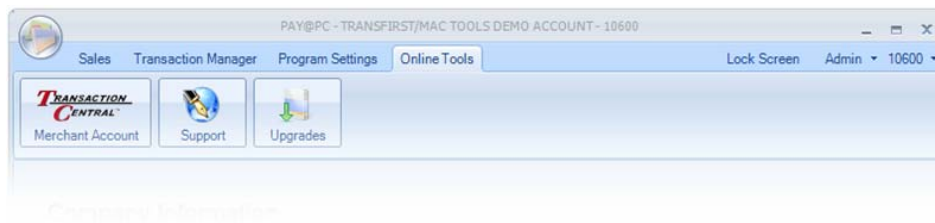
[VC](#): Voids Credits, [D](#): Delete completed sales, [X](#): Export sales data, [VS](#): Sales summaries are visible

See also:

[Tutorials: Adding Removing Users](#)

Online Tools

The [Online Tools](#) ribbon contains links to various merchant processing and internet-based pages. You must be connected to the internet in order to access these tools. The type of tool(s) available will depend on your Merchant Account.



The Online tools ribbon currently contains:

- [Transaction Central](#)
- [Support](#)
- [Upgrades](#)

Transaction Central

[Transaction Central](#) is your Online Merchant Processing System.

For detailed sales information, issuing advanced credits, setting up recurring billing, generating reports, or determining your batch closures, Transaction Central is your virtual terminal.

To log into Transaction Central:

1. Click on the Transaction Central Merchant Account button from the Online Tools ribbon.
2. Log on using the same Merchant ID and Password you use for PAY@PC.

Once you are logged in, you can get detailed reports, check batch closures, and download data from different queries that you generate.

Support

Use this link to go to the PAY@PC Online support site. From here, you can find additional documentation, file bug/enhancement reports, and check for updates.

Upgrades

From time-to-time it may be necessary to update PAY@PC when enhancements are made or when the latest security concerns and vulnerability alerts require that we modify existing code. As such, we recommend that you check for updates to the software at least once a month. Should an update be available, you will be notified through the update mechanism and asked to download and install the update. All updates are digitally signed by Advanced Merchant Solutions, Inc.

Tutorials

The following tutorials are included...

- [Processing a Sales Transaction](#)
- [Issuing a Void or Credit](#)
- [Adding/Removing Users](#)

For additional tutorials and step-by-step procedures see the PAY@PC Web site at:

<https://secure.merchanttransactions.com/payatpcf>

Processing a Sale Transaction

Introduction

Whether you process cash, credit, ACH, or ATM/Debit sales, all sales involve three steps:

1. [Entering Sales Data](#)
2. [Processing the Sale](#)
3. [Getting an Approval and Printing a receipt](#)

Below the following tutorials are covered...

- [Processing a Credit Card](#)
- [Processing an ATM/Debit Card](#)

Entering Sales Data

Once all the information is entered for a particular sales type, tap on the Process Sale button.

If the [New Sales Wizard](#) is used and the [Prompt to Process if Complete](#) option is turned on (default) under the [User and Program Settings Wizard Tab](#), then confirmation prompt appears, allowing you to process the sale.

Processing the Sale

With the exception of cash sales, a secured internet connection is required to obtain an authorization code for approved transactions. (See the PA-DSS Implementation Guide on how to setup your system to be PCI Compliant).

Getting an Approval and Printing a receipt

Once the sale is completed, the approval screen appears. If the [Auto-Print Approved Sales Receipts](#) option is turned on (default) under the [User Program and Settings Printer Tab](#), a sales receipt will also be printed.

If you do not have enough information to process the sale, it can usually be saved and resubmitted at a later time by using the [Transaction Manager](#).

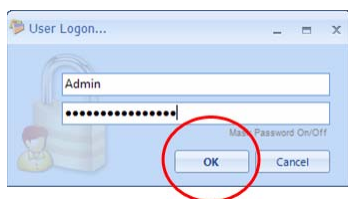
Please note that **PAY@PC does not store credit card numbers** at anytime. Thus, any credit card sales transaction that is saved will be marked as incomplete and you will need to re-enter the card number before processing the sale.

Processing a Credit Card Sale

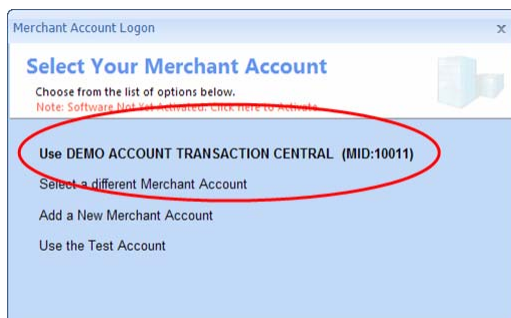
This tutorial assumes the following:

- Your Merchant account is setup.
This example uses Account 10011. You can use a test account or your live account. If you use the test account, the credit card will obtain an authorization code of 999999 but will not be charged.
- If you are not using the Test Account, you have already activated the software.
- You have already setup your card reader, receipt printer, and signature pad
- You have a connection to the internet.

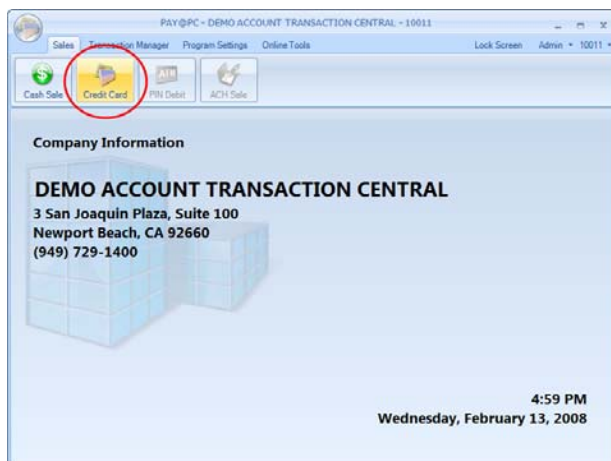
1. Start [PAY@PC](#).
2. Enter your Administrator (Admin) Password and click [OK](#) to log on.



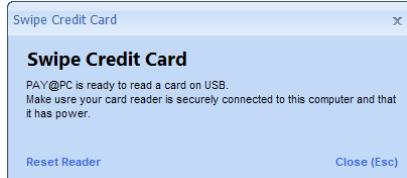
3. Select your account (i.e., DEMO ACCOUNT in this example) or the [Test Account](#).



4. Click the [Credit Card](#) button on the top ribbon.



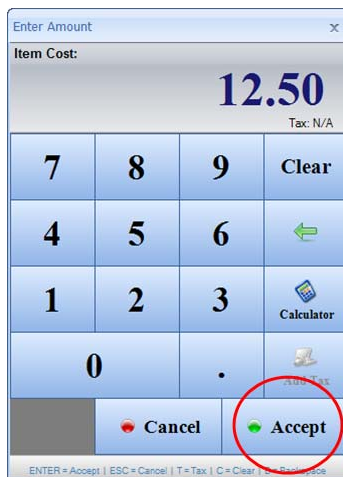
- Swipe your credit card.
If you are keying the information in, click on the cancel button and enter the card number.



While test cards will not be approved on your live account, some sample test cards numbers that you can use with test account (10600) are:

- Visa 4111111111111111
- MasterCard 5555555555554444
- American Express 378282246310005
- Discover 6011111111111117

- After a successful read, the number pad appears.
Enter an amount of \$12.50 (by clicking on the buttons or using the keypad).
Press the **Enter** key or click on the **Accept** button.

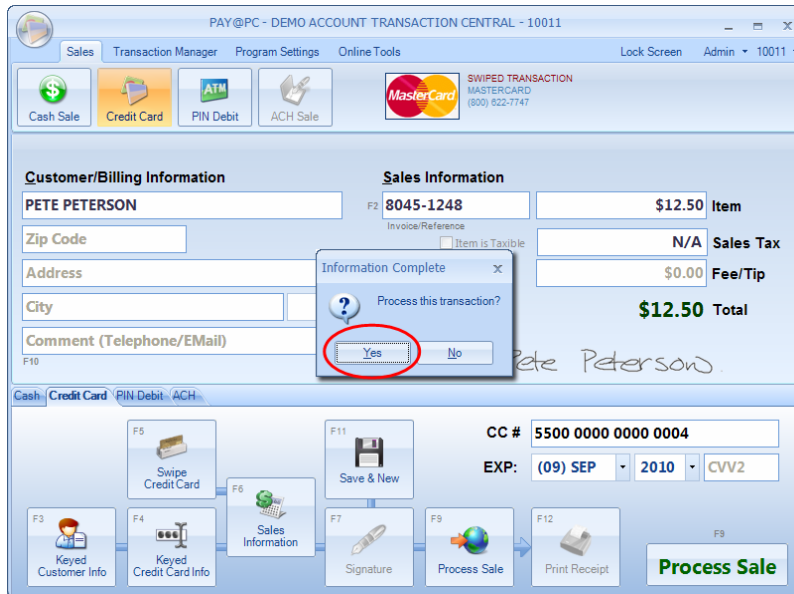


- After entering an amount, the signature pad appears.
Sign using the pad and press the **Enter** key or click on the **Accept** button.

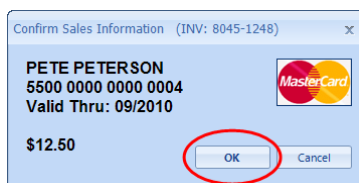


At this point, all the required information has been added and you will be promoted to process the sale.

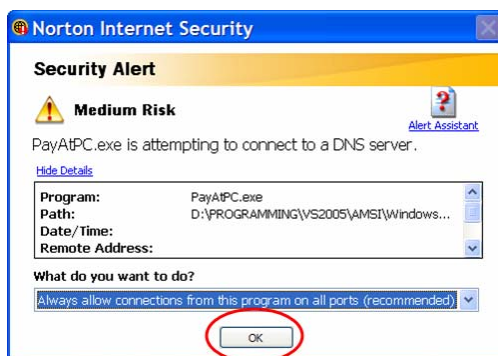
8. If the **Information Complete** message appears, click **Yes**.
Click **No** to add additional information such as an address or comments.



9. If the confirmation screen appears, verify that the information and click **OK**.



Depending on what internet security you have on your computer, you may be prompted with a security alert, such as the one shown below. PAY@PC sends all information through a highly secured encrypted connection to the processing back. Thus, click **OK** to always allow connections to PAY@PC or set up your Internet security options / firewall independently to allow a connection.



10. PAY@PC will display a message indicating that it is connecting with the bank to authorize the sale. A successful authorization will display the approval screen and print a receipt to your printer.



11. Click [Close](#) when completed.
To process a new sale, simply click on the [Credit Card](#) button on the top [Sales](#) ribbon.

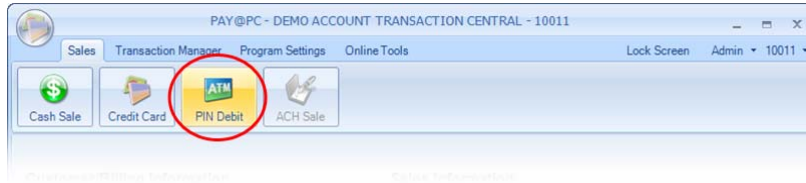
Congratulations, you have just made your first sale!

Processing an ATM/Debit Card Sale

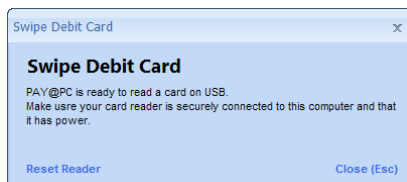
PAY@PC allows you to process debit card using an encrypted Pinpad.
In order to follow this tutorial, it is assumed that...

- Your Merchant account is setup to accept PIN Debit.
The test account will not work with PIN Debit.
- You have added your REG Key.
A REG Key is required to use PIN Debit.
To request or enter your REG Key, go the [Program Settings > Company Information](#) screen.
- You have already setup your card reader, receipt printer, and VeriFone 1000SE Pinpad
- You have a connection to the internet.
- You are already logged in to your merchant account.

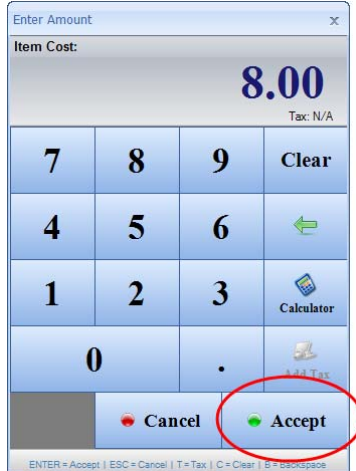
1. Click the [Sales](#) menu item if the sales ribbon is not showing.
If the [Swipe Credit Card](#) screen appears, press the [Esc](#) key or click [Close \(Esc\)](#).
2. Click the [PIN Debit](#) button.
If the PIN Debit button is disabled, you must enable it from the [Services](#) screen.
[Program Settings](#) > [Services](#) > [Sales Methods Accepted](#) > [ATM/PIN Debit](#)



3. Swipe the debit card.



4. After a successful read, the number pad appears.
Enter an amount of [\\$8.00](#) (by clicking on the buttons or using the keypad).
Press the [Enter](#) key or click on the [Accept](#) button.



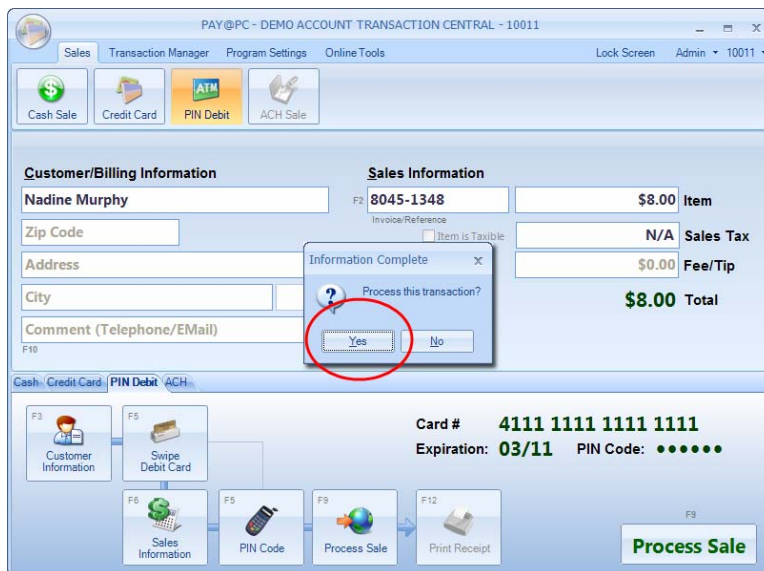
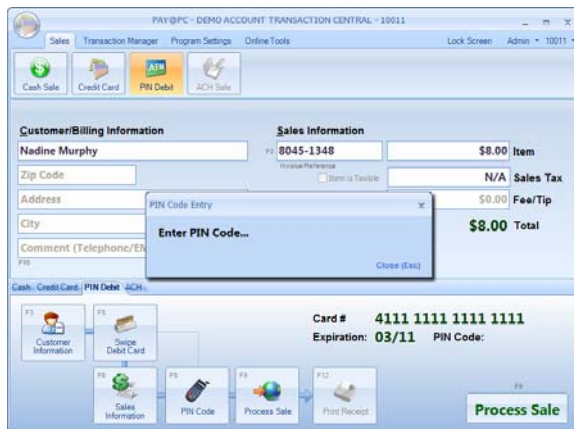
5. After entering an amount, the [Enter Pin Code](#) window appears.
Have the customer enter their PIN using the Pinpad.
Once the customer presses the green [Return](#) key, all the required information has been added and you will be prompted to process the sale.

If the customer makes a mistake, they can press the yellow [Backspace](#) key or the red [Cancel](#) key to clear their entry and start over. Otherwise you can press the [Escape](#) key or click on the [Close](#) link.

The screen below shows the **Information Complete** message with all needed debit card information. To process the sale, click the **Yes** button. Click **No** to add additional information such as an address or comments.

If the customer makes a mistake entering their PIN, you can click the **Swipe Debit Card** or **PIN Code** workflow buttons (or press F5) to re-enter the card information. The debit card must be swiped each time before entering the PIN code.

Note: You cannot save an ATM/PIN Debit sale for later processing.



6. If the confirmation screen appears, verify the information and click **OK**.
7. PAY@PC will display a message indicating that it is connecting with the bank to authorize the debit transaction. A successful authorization will display the approval screen and print a receipt to your printer.
8. Click **Close** when completed.

Issuing a Void or Credit

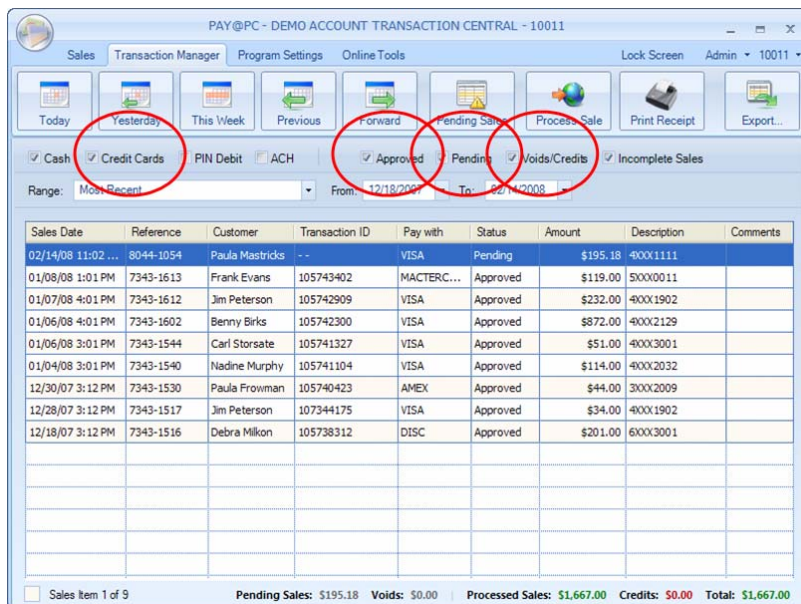
In some cases you will need to issue a void or credit to the customer.

A void can usually be issued the same day. A credit can only be issued after the sales transaction is settled by the processing bank (PAY@PC transactions are automatically settled between 11 - 12 PM PST) *.

There are two ways to issue voids and credits. One way is to log into your Transaction Central account online, locate the sale and issue a void/credit through the Internet. The second way is to locate the sale in the PAY@PC Transaction Manager. By issuing a void or credit from the Transaction Manager, you can also print a void or credit receipt. Once a void or credit is issued, you can no longer apply any actions to that sale except to print a receipt.

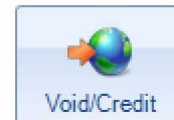
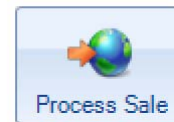
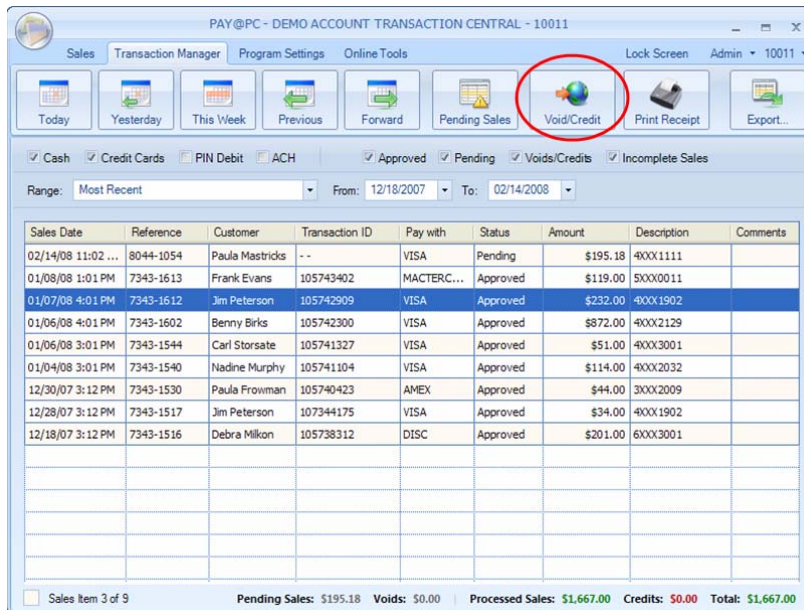
This tutorial assumes that you have already processed at least one credit card sale that was approved.

1. Click on the [Transaction Manager](#) menu item.
If this is the first time you are entering Transaction Manager, then the range is set to [Most Recent](#).
Make sure that the [Credit Cards](#) item is checked on and that [Approved](#), [Void/Credit](#), and [Pending](#) sales are also checked on.

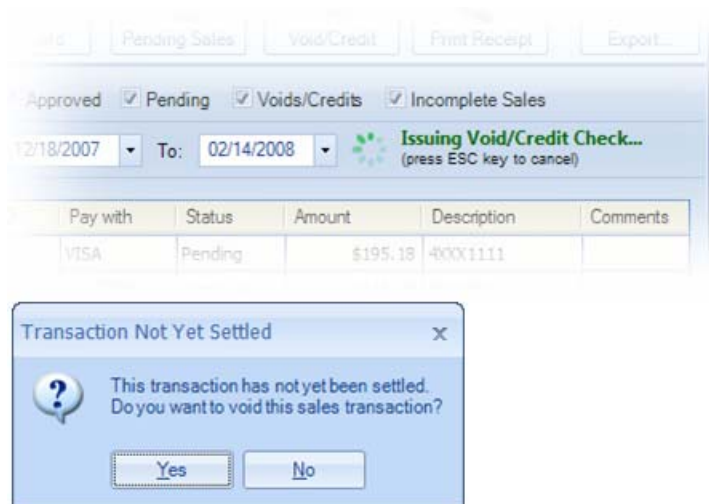


* Note: Sales processed into Test accounts never batch out. Thus, a credit can ever be issued.

- Select an approved sale.
When an approved sale is selected, a **Void/Credit** button appears left of the **Print Receipt** button. Selecting a pending sale will display the **Process Sale** button.

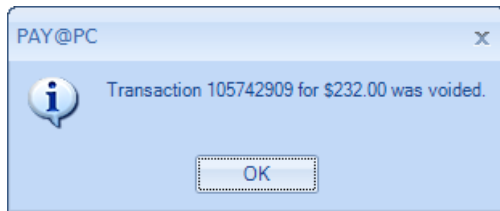


- Click on the **Void/Credit** button.
PAY@PC will contact the gateway and determine the status of the transaction.
If the transaction was settled, you can issue a full or partial credit. An unsettled transaction (as in the example here) can be voided.



- Select **Yes**.
If your transaction was already settled, issue a full credit.

- If the [Confirm Issue Void after Batch Check](#) notification prompt is set on from the [Program Settings > Preferences > Message Prompts](#) tab, the message below will appear. A refund receipt may also automatically be printed if the [Auto-Print Processed Refund](#) feature is set on under the [Program Settings > Preferences > Printer](#) tab.



PAY@PC - DEMO ACCOUNT TRANSACTION CENTRAL - 10011

Sales Transaction Manager Program Settings Online Tools Lock Screen Admin 10011

Today Yesterday This Week Previous Forward Pending Sales Process Sale Print Receipt Export...

☒ Cash ☒ Credit Cards ☐ PIN Debit ☐ ACH ☒ Approved ☒ Pending ☒ Voids/Credits ☒ Incomplete Sales

Range: Most Recent From: 12/18/2007 To: 02/14/2008

Sales Date	Reference	Customer	Transaction ID	Pay with	Status	Amount	Description	Comments
02/14/08 11:02...	8044-1054	Paula Mastricks	--	VISA	Pending	\$195.18	4XXX1111	
01/08/08 1:01 PM	7343-1613	Frank Evans	105743402	MACTERC...	Approved	\$119.00	5XXX0011	
01/07/08 4:01 PM	7343-1612	Jim Peterson	105742909	VISA	Voided	\$232.00	VOIDED 02/14/08 - 11:14 AM	
01/06/08 4:01 PM	7343-1602	Benny Birks	105742300	VISA	Approved	\$872.00	4XXX2129	
01/06/08 3:01 PM	7343-1544	Carl Storsate	105741327	VISA	Approved	\$51.00	4XXX3001	
01/04/08 3:01 PM	7343-1540	Nadine Murphy	105741104	VISA	Approved	\$114.00	4XXX2032	
12/30/07 3:12 PM	7343-1530	Paula Frowman	105740423	AMEX	Approved	\$44.00	3XXX2009	
12/28/07 3:12 PM	7343-1517	Jim Peterson	107344175	VISA	Approved	\$34.00	4XXX1902	
12/18/07 3:12 PM	7343-1516	Debra Milon	105738312	DISC	Approved	\$201.00	6XXX3001	

Sales Item 3 of 9 Pending Sales: \$195.18 Voids: \$232.00 Processed Sales: \$1,435.00 Credits: \$0.00 Total: \$1,435.00

Pay with	Status	Amount	Description	Comments
VISA	Pending	\$195.18	4XXX1111	
MACTERC...	Approved	\$119.00	5XXX0011	
VISA	Voided	\$232.00	VOIDED 02/14/08 - 11:14 AM	
VISA	Approved	\$872.00	4XXX2129	
VISA	Approved	\$51.00	4XXX3001	
VISA	Approved	\$114.00	4XXX2032	
AMEX	Approved	\$44.00	3XXX2009	

The sales item description is updated with the voided date and time.

Adding/Removing Users

In this tutorial you will add two users (Dick and Jane) with different privileges. You must have administrator access to add and remove user.

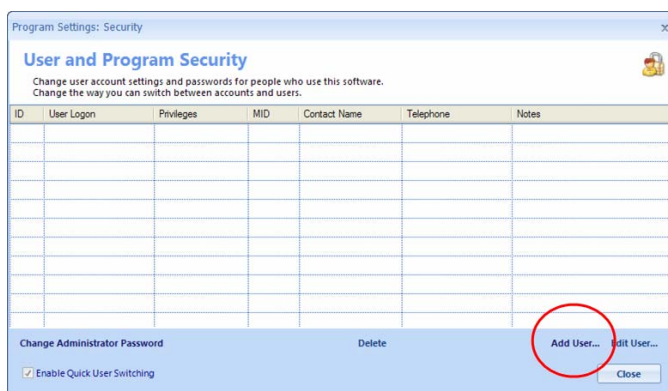
In addition, it is recommended that you create a Full Access account even if you are the only user of the software. You should use the Full Access account instead of the Administrator account when processing sales. To set up this account, follow the tutorial below, enter your name, select [All Accounts](#) for the [Restricted Account](#) and select [Full Access](#) for step 6.

Dick is a student that comes in to help with sales on the weekends. He should only have access to one account and not be allowed to issue voids or credits.

Jane is the weekend manager. She can issue voids and credits. She can also use different merchant accounts, but she is not allowed to change company information or to modify any of the device settings (since everything is already setup and working properly).

In addition, you want to be able to monitor their individual sales online by assigning each of them a Rep ID.

1. Start PAY@PC.
2. Open the User and Program Security screen.
Program Settings > Security.
3. Click **Add User...**



4. Enter the following information:

User Name: Dick
Password: dick1234
Rep ID: 1001
Contact Name: Dick D.
Telephone Number: (212) 555-1234

5. Select a restricted account from the drop down list (i.e., 10011).
If this example, when Dick logs on, he will automatically be using account 10011. Furthermore, he will not be able the change the account using the quick switch menu.

- Click on the [Sales Only](#) item.



This quickly changes the security settings to the correct restrictions. You can still over ride any of the restrictions by choosing them individually. Your screen should now look similar to the one displayed below.


A screenshot of a 'User Profile' dialog box. It contains several input fields: 'User Name (not case sensitive):' with 'Dick', 'Password (defaults to uppercase):' with masked characters, and 'Rep ID:' with '1001'. Below these are 'Contact (Rep) Name:' with 'Dick D.', 'Telephone Contact Number:' with '(212) 555-1212', and 'Select a restricted Account:' with a dropdown menu showing '10011'. There is a 'Notes:' section with a text area containing 'Weekend Sales'. Under 'Allow access to...', there are three columns of checkboxes: 'Transaction Manager', 'Program settings', 'General Settings', 'Device Settings', 'Company Information', and 'Service Settings'. Under 'User can...', there are checkboxes for 'Process Voids, Credits', 'Delete completed sales items', 'Export Sales Data', and 'Sales Summaries in the Transaction Manager'. At the bottom, there are buttons for 'Full Access', 'Power User', 'General Rep', 'Sales Only', 'OK', and 'Cancel'.

- Click [OK](#).
- Add a second user using the following information:

User Name: [Jane](#)
Password: [jane1234](#)
Rep ID: [1012](#)
Contact Name: [Jane J.](#)
Telephone Number: [\(212\) 555-1234](#)
- Make sure the [Restricted Account](#) is set to [All Accounts](#).

- Your screen should look similar to the one displayed below.

User Profile

User Name (not case sensitive):
 Password (defaults to uppercase):
 Rep ID: 

Accepted characters are: a-z, A-Z, 0-9, and _ ! @ # \$ % - + ?
 Mask Password On/Off

Contact (Rep) Name:
 Telephone Contact Number:
 Select a restricted Account:

Notes:

Allow access to...
☒ Transaction Manager
 ☒ General Settings
 ☒ Company Information
☐ Program settings
 ☒ Device Settings
 ☒ Service Settings

User can...
☒ Process Voids, Credits
☐ Delete completed sales items
☒ Export Sales Data

User can see...
☒ Sales Summaries in the Transaction Manager

Full Access Power User General Rep Sales Only

- You should now have two users.
Note: If you already setup a Full Access account for yourself, you will see 3 users.

User and Program Security

Change user account settings and passwords for people who use this software.
Change the way you can switch between accounts and users.

ID	User Logon	Privileges	MID	Contact Name	Telephone	Notes
1001	Dick	-- / --	10011	Dick D.	(212) 555-1212	Weekend Sales
1012	Jane	-- / VC,X,V,S	ALL	Jane J.	(212) 555-1212	Weekend Manager

☐ Enable Quick User Switching

Close

See the section [Program Settings: Security](#) for a description of the Privileges displayed.

- Then try logging in as either Dick or Jane and see how the security features work.

Trouble-Shooting

Pairing the Merchant On The Go with a Bluetooth Device

To correctly pair the Merchant On The Go, follow these steps:

1. Full charge the Merchant On The Go.
2. Make sure there is paper in the Merchant On The Go.
3. If you are using a laptop, make sure it is plugged in or fully charged.
4. Reset the Merchant On The Go by:
 - a. Turning on the Merchant On The Go.
 - b. Turning over the Merchant On The Go and press the reset button using a thin paperclip or pin – the small hole next to the battery compartment. This will turn off the Spectrum.
 - c. Pressing and Holding the On button for 3 seconds.

Once the diagnostic sheet prints out, the spectrum is ready for pairing

5. Start the pairing process by following the instructions that came with your computer or Bluetooth adaptor. Note: Make sure to search for all devices.
6. Select the Merchant On The Go from the list of devices.
The device name (Bluetooth ID) should start with MSP.
The actually name will be printed on your diagnostic sheet next to B/T ID.

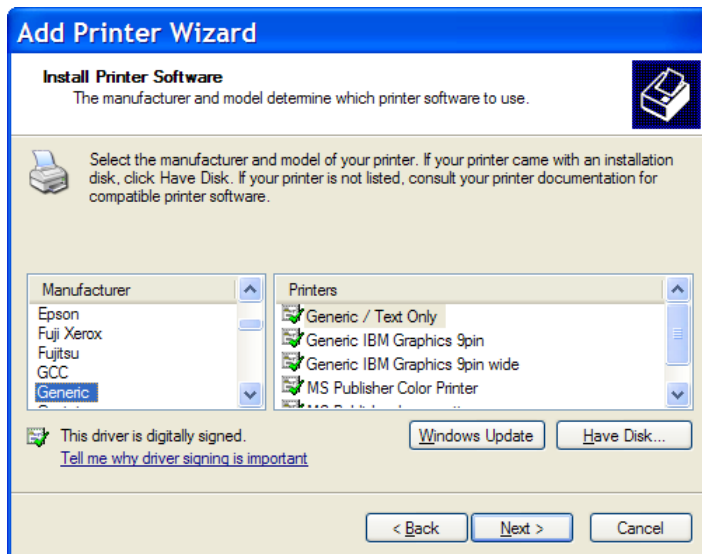


7. Enter the Passkey (see user manual)
8. Enter the service and assign a COM Port for the outgoing connection.
If an outgoing COM Port is already assigned, use that COM Port in PAY@PC.
If the Bluetooth Printer is not connected, then PAY@PC will not display the COM Port in the Device Printer or Card Reader Settings.

Installing the Windows Generic Text Only Printer Driver

To install the Generic Text Only Driver in Windows XP, follow these steps:

1. Open the [Control Panel](#).
2. Switch to [Category View](#).
3. Pick the category: [Printer and Other Hardware](#).
4. Pick the task: [Add a Printer](#).
5. Click [Next](#) in the Add Printer Wizard.
6. Select [Local Printer](#) and turn off Automatic detection, then click [Next](#).
7. Select the port you will be using (for example, if the printer is using a COM Port, select the correct COM port from the list, otherwise select the LPT1 port), then click [Next](#).
8. Select Manufacture: [Generic](#) and Printer: [Generic / Text Only](#).



9. Click [Next](#) until the wizard is finished.

If the driver is already installed follow the recommended procedure.

You may also want to print a test sheet to make sure that the printer is attached and working correctly.

This procedure is similar in Windows Vista.